

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

**A BOY FROM THE SOUTH;
OR, CLEANING OUT A WALL STREET CROWD.** *BY A SELF-MADE MAN.*

AND OTHER STORIES



Suddenly a terrific crash shook the room and the building. Amid a shower of broken wood and plaster a big steel safe came through the ceiling. Jerry jumped for his life, Amy screamed, and Will uttered a gasp of consternation.

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A Boy From the South

OR, CLEANING OUT A WALL STREET CROWD

By A SELF-MADE MAN

CHAPTER I.—The Boy From the South.

"Well," said John Ward, stock broker of No. — Wall street, turning his pivot chair and looking inquiringly at his junior clerk, Tom Brown, who had just entered his private room.

"There's a boy outside who wants to see you, sir," replied Brown.

"A messenger? Send him in."

"No, sir, he isn't a messenger. Looks like a stranger to New York. Told me his name was Jerry Crawford, and that he's brought a letter for you."

"Well, bring him in."

The clerk left and a minute later piloted a tall, angular and awkward looking boy into the room.

His face was deeply bronzed; he had a pair of sharp gray eyes that appeared to be always on the alert; his air was undeniably provincial, and he looked as tough as nails. The broker looked him over curiously and then said:

"Well, young man, what can I do for you?"

"I reckon, suh you kin read this letter which I was told to give you" replied the visitor, taking an envelope out of his pocket and handing it to the stock broker.

"Sit down," said Mr. Ward, pointing at a chair, and then proceeding to open the envelope and read the communication it contained. While he was doing so the young stranger rolled his eyes all about the room, the handsome furnishings of which seemed to greatly impress him.

"So your name is Jeremiah Crawford and you come from Wallisville, Texas, eh?"

"Yes, suh; near Trinity River" replied the caller.

"In expectation of getting a situation in Wall Street?"

"I hope to git somethin' to do here, suh. Things are kinder slow in Wallisville, and Kurnel Knott said he reckoned you'd do somethin' for me."

"I shall be very happy to oblige Colonel Knott if I can see my way clear to do it."

"Yes, suh; so he said."

"You're an orphan."

"That's right, suh."

"Lived in Texas all your life?"

"Yes, suh. Born and raised in Wallisville, and ain't been nowhere 'cept to Galveston, till I started for this hyar town."

"I suppose Wallisville is a country place?"

"I reckon. Thar's plenty grass thar."

The broker smiled at this answer.

"What have you been doing up to the time you left there?"

"I hev been farmin' sum and tendin' store sum."

"And you're ambitious to try a wider field of usefulness, eh?"

"Wal, suh, I reckon I'm a growin' an' it's time I got ahead in the world."

"You'll find New York a great deal different from your native village and much livelier even than Galveston."

"It's a whole lot diff'rent, what I've seen of it."

"When did you arrive?"

"This mornin'."

"By rail?"

"No, suh; by the steamer 'Waco' from Galveston."

"Where did you put up at?"

"The kurnel told me to the Astor House, and I went thar."

As Mr. Ward talked to the young Texan he was considering what he should do for him.

Colonel Knott was a warm personal friend of his and he was under considerable obligation to him. It happened that he had just lost his messenger and was looking around for another.

Had his visitor been a New York lad, well acquainted with the city, he would have offered him a trial at once.

But this boy was a raw country Southerner, and he would be like a fish out of water in Wall Street.

Still he was highly recommended by the colonel as a boy of grit, one who was thoroughly honest, and who could be depended on to make good if given a fair show. The trouble was to break him in as a messenger. He would have to get acquainted with the district, and be able to find the places he was sent to in short order before he would be of any use.

"How is your bump of locality, Jeremiah?" asked the broker.

"My what, suh?" asked the young Texan, evidently puzzled.

"Have you a good memory?"

"First class, suh."

"There are a score or two of big buildings in Wall Street, filled with hundreds of tenants. If I took you on as my messenger, for it seems you have come here just when I have an opening, you'd have to visit many of these buildings every day with messages to different brokers with

whom I do business. If you went to a building once do you think you could find it again? In other words, are you observant enough to pick up localities in short order?"

"I think so, suh. I didn't have no trouble findin' the Astor House, and after I had somethin' to eat I came down here and found your office 'thout askin' nobody. I reckon I could find my way 'round this hyar town 'thout a guide any day."

Jeremiah Crawford spoke so confidently that it favorably impressed Mr. Ward.

"Well, Jeremiah, I'll give you a trial. If you make good the job is yours," said the broker.

The young Southerner looked as if he was about to let out a whoop, but he recollected himself in time to avoid making an exhibition of himself.

"Thank you, suh. Ef I don't make good you kin sack me, an' I won't say a word," he replied.

"As you've never worked in an office before you will need some coaching in your new duties. You will report here every morning, Sundays of course, excepted, at nine o'clock sharp. As you will be the first to arrive you will carry a key to the reception room door. When you get here you will find a bunch of mail matter on the inside of the door. You will gather it up, come in here, pull out this flap of my desk and place the letters and papers on it understand?"

"Yes, suh?"

"Then you will take your seat in a chair by the window of the reception room and wait until either I or the cashier calls on you to go out or perform some other service. When any one comes into the office who wants to see me on business take their name, except he is a messenger boy with a note, and bring it to me if I'm in, or to the cashier if I'm out. A great many people are constantly calling whom I do not care to see. They have no business that interests me, and if they were allowed to walk into my private office they would take up my time to no purpose. Time is money with us brokers, and I cannot afford to waste it on cranks and others who have an axe to grind. When a person's name is not familiar to me I will ask you to find out their business, and then I will tell you whether I will see them or not. After you are here a while you will get to know most of the persons with whom I do business, and as for the rest you'll be able to pick out the wheat from the chaff, so that it will not be necessary for you always to take their names in to me. Now with respect to carrying messages. I will instruct my junior clerk, Thomas Brown, to take you around and show you the ropes. He is carrying my messages for the present. After accompanying him for a few days you ought to be able to go it on your own hook."

"Yes, suh. He won't need to take me twice to the same place."

"Remember, never waste your time or loaf around the streets. It is important that every message you take should be delivered as quickly as possible, for not infrequently thousands of dollars hinges on the prompt delivery of a message to some broker or customer. Even if you are sent out to a stationer's to get a box of pens, or some other trivial thing, it is expected of you that you will not loiter by the way. It is the attention you pay to small matters that will train

you to execute the more important errands as they should be done."

"Yes, suh."

"In conclusion, let me advise you to be courteous to all whom you meet. Answer questions civilly, and ask them in the same way. In the latter case thank the person whether he is able to give you the information or not. Politeness costs nothing, and you will find it a valuable asset."

The broker then told the boy what his wages would be to begin with, promising to raise him from time to time as he deserved it.

"I will now introduce you to my clerk. You will start in to-morrow morning. Have you sufficient funds to last you for a reasonable time?"

"Yes, suh. I have nearly fifty dollars."

"You can't expect to stay at the Astor House any longer than is necessary. I will instruct Brown to meet you there about half past three and take you uptown to find you a suitable boarding house, somewhere between Twenty-third and Forty-second on the west side. When you have decided on a place take the number of the house and the name of the street down on a card so that you will be able to find it again. You will find Brown a very agreeable companion, and no doubt he will be glad to show you around the city until you get the hang of the streets."

Mr. Ward rang his bell and the junior clerk appeared.

The broker introduced Jeremiah Crawford to him, and told him that he had taken the young stranger on trial as his messenger.

"He will begin to-morrow morning. Take him around with you when you go out, and impress on him the location of the buildings you visit. Also instruct him in the general line of his duties. He only arrived in this city to-day, and is therefore quite green. He is stopping at the Astor House. I want you to meet him there as soon as you get off for the day, take him uptown and find him a boarding place somewhere in the neighborhood of Broadway. You know about where I mean."

"All right, sir," replied Tom Brown.

"That will be all for the present, Crawford. Introduce him to the cashier on his way out, and say I've taken him on trial," he added to his clerk.

"Come along, Crawford," said Brown, and Jerry followed him into the reception room.

"So your name is Jeremiah?" said the junior clerk, on the way to the counting room, which was part of the waiting room, divided by a wire partition.

"Yes, but I reckon I'm called Jerry," replied the boy from the South.

"Jerry is good enough for me. Life is too short to add the other two syllables. Whereabouts did you spring from?"

"I come from Texas."

"Then you're a Southerner?"

"I reckon."

"Come to New York to make your fortune, eh?"

"I came to New York to work my way up."

"Oh!" looking at him with some curiosity.

"Well, you've come to the right place if you're made of the proper stuff. How came you to pick out Wall Street? Somebody send you to the boss?"

"I brought a letter from Kurnel Knott."

"And who is Colonel Knott?"

"He's a Texan."

"Friend of the boss, I s'pose?"

"I reckon."
 "What part of Texas do you hail from?"
 "Wallisville."
 "Where is that?"
 "Near the Trinity River."
 "Now where is the Trinity River?"
 "Wal, now, ain't you never been to school?"
 "I guess I have; but I didn't study the topography of the whole state of Texas. I suppose Wallisville is some country town in the backwoods."
 "It ain't more'n forty mile from Galveston by water, but it's a whole lot further around by land."
 "Oh, it's near Galveston, is it? Now you're talking. So you came all the way from there to go to work in Wall Street? You're lucky to arrive just when there was an opening for you. Martin Daly, who held the job down for the last six months, was fired last Saturday for getting too gay. He thought he owned the shop, but found out that he had another think coming. If you want to stay here you've got to attend to business."

Brown opened the wire gate that led into the counting room and took Jerry Crawford up to the cashier's desk, where he introduced him as the new messenger, taken on trial. The cashier, whose name was Manson, put his name down on a pad.

"Where do you live?" he inquired.

"He's just come to the city and is stopping at the Astor House for the day," explained Brown. "I'm going to take him uptown by and by and find him a boarding house."

"I see," replied Mr. Manson. "Well, you can let me know to-morrow when you're settled. So you're a stranger to New York?"

"Yes, suh."

The cashier thought it odd that Mr. Ward should hire a boy for a messenger who was totally unacquainted with New York. However, it was none of his business. He presumed the broker had his reasons for doing so.

"He starts in to-morrow morning," said Brown, "and it's up to me to put him wise to the lay of the land."

The cashier nodded, said that was all, and five minutes later the boy from the South was on his way back to the Astor House.

CHAPTER II.—Jerry's First Experience in Wall Street.

At half-past three Tom Brown marched into the Astor House and asked for Jeremiah Crawford.

"He's not in his room," replied the clerk, after a glance at the box where the key lay in plain sight. "You might look in the reading room."

Brown went there and found Jerry reading an afternoon paper.

"Well, Texas, are you ready to go up town?"

"I'm ready to go anywhar you say," replied Jerry, jumping up.

"Then come on."

Brown took the young Southerner to the nearest Sixth Avenue elevated station and they went uptown as far as Twenty-eighth Street. From that point they started to look up a boarding-house and before long found one that Brown believed

would fill the bill. They returned to the Astor House, after arranging with a transfer company to call for Jerry's trunk and deliver it at his new home, and had dinner together. After the meal Jerry paid his bill and he and Brown went uptown on a Broadway car. The clerk left him at his boarding house and went home. Jerry found his way downtown all right next morning and appeared at the office at nine o'clock. Brown was already there, having arrived a few minutes before.

"Hello, Texas," he said. "I see you've got here."

"I reckon there warn't no reason why I shouldn't. I jes' got into one of the Broadway cars and it brought me straight down to Wall Street, whar I got off and walked here."

"You can hang your hat on that hook yonder and then make yourself at home in that chair beside the window. That's where you'll hang out till you're wanted."

Jerry declared that New York was a mighty big town, and that so far as he had seen it, it suited him from the ground floor up.

"You don't feel homesick, then?"

"No, suh. This hyar place is full of life, and I reckon thar ain't nothin' I like better than action. Nothin' pleases me better than to whoop things up."

"I wouldn't advise you to do any whooping here or you may land in the station house."

"Wal, now, are they so pertic'lar as all thet? Don't anybody shoot a gun off once in a while?"

"Not for the fun of the thing, he doesn't. It's against the penal code to carry a revolver, or any other weapon, without a permit, and the magistrates sock it to a fellow if he's caught doing it."

"It ain't ag'in the law to have one in your trunk, is it?"

"No. Did you bring a shooter with you?"

"I reckon I did. I ain't been 'thout one since I kin remember."

"Keep it in your trunk till the Fourth of July and then you may go on the roof of your boarding house, if you can get there, and blaze away at the sky."

The clerks came in one by one and then Jessie Lee, the stenographer, appeared.

Brown headed the girl off.

"Come over and I'll make you acquainted with our new messenger," he said.

Jessie regarded Jerry with some curiosity.

She accepted the introduction, however, good naturedly.

"Glad to know you, Miss Lee," said the young Southerner, jumping up and making his best bow.

Jessie smiled and said that the pleasure was mutual. Then she went on into the counting room.

"She's a pretty girl," said Jerry to Brown. "What does she do hyar?"

"She's the stenographer, and works a typewriter."

"One of them things you click with your fingers?"

"Yes. She's a crackerjack at it."

At that moment the cashier came in, and it wasn't long before the boss arrived.

"Rush in after him Texas, and help him off with his coat," said Brown.

Jerry bounced into the private office.

"Good mornin', suh," said the young Southerner, politely.

"Good morning, Jeremiah," and he yielded his overcoat to the boy, after placing his hat on the top of the desk.

"Did you find a boarding house to suit you?"

"Yes, suh."

"Very well. You may return to your seat now. When you hear my bell answer it," said the broker, throwing up the cover of his desk and seating himself.

When Jerry returned to the reception room he found several customers standing around the ticker at the tape. Tom Brown had gone into the counting room and was busy at his desk. In about fifteen minutes Jerry, who was looking out of the window taking in the busy appearance of Wall Street at that hour of the morning, heard Mr. Ward's bell ring. He jumped up and ran inside according to orders.

"Tell Miss Lee, my stenographer, I want her," said the broker.

"Yes suh" replied Jerry.

He hastened into the counting room and spied the young lady working away at her typewriter in a little den partitioned off at a window.

"Miss Lee," he said, walking up to her table, "Mr. Ward wants you in his office."

"Very well; I will go right in," she replied.

Jerry was back in his chair when she crossed the waiting room with her notebook in her hand.

Presently the broker tapped his bell again and Jerry promptly answered the summons.

"Jerry, this envelope is to be delivered right away to Mr. Terris, of the Vanderpool Building. Hand it to Brown and accompany him," said the broker.

Jerry carried it in to the junior clerk and told him what Mr. Ward had said.

"All right," said Brown, reaching for his hat, "come with me."

They went out together. The Vanderpool Building was at the corner of Exchange Place and New Street and Brown told Jerry to make a note of the fact and of the route there.

He also pointed out other buildings on the way, naming them, where they were likely to take a message in the course of the day.

Jerry kept his eyes wide open and his attention on the alert, and picked up a great deal more than his companion suspected.

On their return Brown called his attention to the Stock Exchange again, and showed the newcomer the entrance where the messenger boys went in.

When they got back they met the broker just leaving the office for the Exchange.

Ten minutes later the cashier called Brown to take a note to the Exchange to the boss.

"I can carry that 'thout a guide," spoke up Jerry when Brown told them where they were bound.

Brown, who had a lot of work to do, and wasn't overeager to go out, stopped and asked him if he was sure he could execute the errand.

"Yes suh, I'm sure The Exchange is on t'other side of Broad Street, a little way down, and I'm to go in at the first door" answered Jerry.

"That's right. Go to the railing and ask an attendant to bring up Mr. Ward. You'll find a bunch of messengers there. Don't let them see you're green or they won't do a thing to you.

Hustle now, and see that Mr. Ward gets the note or I'll get in trouble for letting you go alone."

"Don't you worry. I reckon thar won't be no miss about it."

Jerry started off and made a bee-line for the messengers' entrance to the Exchange.

CHAPTER III—Jerry Begins to Take an Interest in the Market.

Jerry hustled into the Exchange and pushed his way to the rail through a crowd of boys.

"I've got a note, suh, for Mr. Ward, and I want you to fetch him hyar," he said to an attendant.

His Southern accent attracted the attention of half the messengers assembled, and they all looked at him.

They saw by his manner that he was a newcomer to Wall Street.

"Hello, country," shouted one of the messengers.

Jerry heard the salutation, but paid no attention to it. He knew it was directed at him, and that the boy thought he'd have some fun at his expense. "Pipe the jay," said another lad, derisively.

"When did you blow into town?" asked the boy beside him.

"I don't see any spinach on his chin," spoke up another. "Somebody must have pulled it out."

Then there was a simultaneous crowding and Jerry was dislodged from his place. He accepted the situation good-naturedly and made no effort to resent the pushing about he received.

This encouraged the messengers to go further. They jerked him around, pulled his coat and shoved his hat over his eyes. Then one slipped down on his hands and knees behind him, and two others in front gave him a shove.

Jerry grabbed both of the youths as he went down and pulled them with him.

Their heads came together with a crack, and they saw more stars than they had ever dreamed of before.

The other boys laughed as Jerry quickly scrambled on his feet and returned to the rail without taking any further notice of the matter, but the two conspirators didn't feel in the mood of laughing.

Their foreheads were so sore they could not touch them without wincing, and the chances were they'd each have a lump to remind them of the encounter.

At that moment Mr. Ward came up and Jerry handed him the note.

"Did you come here alone?" asked the broker.

"Yes, suh. I reckon I didn't have no trouble findin' the place," replied the young Southerner.

"You're doing well," smiled Mr. Ward, tearing open the note. "You can return to the office," he added after reading it.

There had been some departures and some accessions to the messenger ranks while Jerry was talking to his employer. Word was passed to the new arrivals concerning Broker Ward's new boy, and the bunch regarded him with no little curiosity.

When he swung about to go they sized him up as a tough customer to handle in case of a scrap,

so they prudently refrained from guying him further until he had reached the door when several fired sarcastic comments after him.

Later on when Jerry went out with Brown he described his reception at the Exchange by the other messengers.

Tom laughed and told him he had got off easy.

The next time Jerry went to the Exchange he was not molested, but his rather awkward swinging gait on the street attracted attention and a few jibes, particularly from the newsboys and boot-blacks. A few minutes before three he accompanied Brown to the bank with the day's deposits, and Brown introduced him to the receiving teller, and afterward to the paying teller.

At half past three the cashier told him that he could go for the day.

As it was a pleasant afternoon he walked down Broad to Beaver Street, thence turned to Broadway and crossing Bowling Green went down to the Battery, where he spent an hour.

He took a Sixth Avenue elevated train at South Ferry and went up to Thirty-third Street, where he got off and found his way to his boarding house without difficulty. By the time Saturday came around Jerry had the Wall Street district down so fine that he could carry a message anywhere alone.

His activity and correctness greatly pleased Mr. Ward.

When the broker returned from the Exchange Saturday noon he called the young Southerner into his office and complimented him on the showing he had made during the short time he had been in the office.

"You have caught on much quicker than I expected you would, so I guess you can consider yourself a fixture. If you have Colonel Knott's address you had better write him that I have employed you as my messenger, and will advance you as circumstances admit."

He got his wages about half past twelve and then he and Brown went to lunch together and afterward took in Central Park and the Museum of Natural History.

Jerry had been a couple of weeks at the office when he made the acquaintance of the messenger in the next office on that floor.

The lad's name was Will Slater, and the two boys took quite a shine to each other.

He and his sister, who worked as a stenographer for a lawyer, in a big office building in lower Broadway, not far from Wall Street, helped support their widowed mother in a modest Harlem flat.

The two boys were about as opposite as they well could be—Will being quiet and non-assertive, while Jerry was bluff and aggressive—and yet they cottoned together and practically became chums from the start.

Sometimes several brokers called to see Mr. Ward about the same time, and in that case they had to take their turn in getting an audience.

In the meantime they would sit or stand around the reception room, talking about matters and things in Wall Street.

When Jerry was in the room he couldn't very well help hearing a great deal that they said.

Their conversation, which usually concerned the financial situation of the Street, or the state and prospect of the market, or the probability of such

and such a clique pulling off some surprise in the way of corner or a bear raid, greatly interested the new messenger.

He listened with all his ears, to use a quaint expression, and he had mighty sharp ones.

The more he learned about Wall Street business the more eager he became to gain all the information on the subject he could.

At first he was greatly puzzled by the many expressions the traders used, or, in other words, the vernacular of the Street.

He remembered them all and when next he met Will Slater he asked his new friend to explain their meaning to him, which Will very obligingly did.

"Wal now, Will, it seems to me that all these hyar chaps think of nothin' but whether stocks will go up or down," said Jerry one day.

"Naturally they talk about what interests them the most," replied Will.

"Yes, I guess so. From the way they talk there 'pears to be a lot of guess work about it. I heard one man say to-day that he'd give a whole lot if he knew which way the cat was goin' to jump with B. & O. Now, tell me, what in thunder is B. & O.?"

"B. & O. means Baltimore and Ohio. He was referring to the stock of that railroad. If you look at the market report you will see that the names are all designated by their initials. For instance N. Y. C. & H. R. R. is New York Central and Hudson River. All the quotations that come out on the tape of the ticker are given in abbreviated a way as possible. If you see on the tape the following: 1,000 D. & L. 98 1-8, it means that somebody has sold a thousand shares of Delaware & Lackawanna stock for \$98.12 1-2 a share, and that the aggregate value of the sale amounted to \$98,125. Understand?"

"I think I do. Mighty interestin', isn't it?"

"Yes, if your taste runs that way."

"Wal, I don't see how so many people get rich down hyar in Wall Street ef everythin' is done on guess work."

"I'll admit it's a game of chance; but the man who makes money at it doesn't do it through guess work."

"How does he do it, then?"

"In the first place he's got to be gifted with the same business characteristics that bring success in any line of enterprise."

"I'll allow he's got to be pretty durned smart."

"A man engaged in buying and selling goods has got to keep abreast of the conditions of the merchandise market, hasn't he?"

"I reckon he does."

"If he buys something that won't sell he gets stuck."

"I'll bet he does."

"The successful Wall Street trader has got to keep track of several things. He knows that prosperous conditions are shown by the bank exchanges, by railroad earnings, the record of failures, the balance of trade, and the outlook for the crops. When the future looks rosy he buys; when it doesn't he sells."

"Say, Will, you seem to have the whole thing down fine. I reckon you'll make your fortune one of these days in Wall Street."

"I'm afraid not. A chap has to have money to operate with, and I can't save a cent out of my

wages. It takes all that sis and I earn to keep the pot boiling at home."

"You'll make more money by and by when you get promoted, then mebbe you kin save up an' get a stake. I'm going to save my money an' get a stake, too, I've made up my mind thet I'm going to be a broker one of these days an' make a pot of coin like the chaps who come into our office and brag about their winnin's."

"I hope you will, Jerry, but it'll take time."

"Wal, I ain't expectin' to make my fortune this year," grinned the Southern boy. "I kin wait; but jes' you keep your eye on me when I git started. I'm a roarer, I am, an' there ain't nothin' that'll stop me when I once get to movin'. Ef I don't scoop the boodle you kin call me a darnation ole liar, an' I won't say a word."

Jerry nodded his head in a way that showed that he meant what he said, and Will laughed at the earnest expression on his face.

CHAPTER IV.—Jerry Lays Out Martin Daly.

As the days passed Jerry learned more and more about the way things were done in Wall Street, and he treasured up every mite of information with a view to his future advantage.

When he had nothing else to do he studied the daily market report, and soon made himself familiar with the abbreviations.

It wasn't long, therefore, before he knew the full names of every stock on the list and could pick them out by their initials.

Then he got to looking at the tape whenever he had the chance, and he was soon able to read off the quotations as well as his employer.

After he had mastered what he considered the rudiments he began reading the financial papers whenever he got hold of one.

It was mighty dry reading for a boy to tackle and he couldn't understand much that he read, but he stuck to it with a grim determination that showed the grit and perseverance of his character.

"I'm goin' to get thar some day, gol darn me ef I ain't," he muttered to himself, as he knit his brow over some item that seemed like so much Greek to him. "I didn't come to Wall Street for nothin'. This hyar's the place to make money hand over fist ef you know how to do it, and I'm goin' to know or bust my b'iler."

Some of the Wall Street boys must have heard Tom Brown address Jerry as Texas, for those who had got on speaking terms with him soon began calling him by that name, and thus it spread until all the messengers, when talking about him referred to him as Texas.

On the whole, he was fairly popular with the messenger bunch he was brought in constant contact with on the street, or at the Exchange, for they rather admired his rip tearing style when he let himself out a bit on occasions.

One day he ran across Martin Daly, the boy whose place he had taken, on New Street.

Daly was now working for the American District Telegraph Co., and he didn't like the job as well as the one he had lost.

For that reason he felt a grouch against his successor.

He was rather a tough lad, and prized himself on being a fighter.

Although he was able to hold his own against boys of his own size he enjoyed bullying those who were inferior to him in physical strength.

It was his ambition to make himself the terror of the financial district, and having whipped a couple of boys as big and brawny as himself, he found that none of the messengers were pining for a run-in with him.

Under these circumstances he began to consider himself the cock of the walk, and became more of a bully than ever.

On the day in question he got into an altercation on New Street with a small messenger named Bobby Black. Bobby was a plucky youth, and objected to any one sitting on his neck.

Daly, after a wordy scrap, grabbed hold of him and declared he must get down on his knees and beg his pardon.

"If you don't I'll bust you in the snoot, d'ye understand?" said Daly in a threatening way.

"Aw, take a fellow your size," retorted Bobby, making no move to obey the order.

"Shut up or I'll push your face in."

"No you won't push my face in," replied Bobby defiantly.

"Are you goin' to get down on your knees and do what I told you?"

"No, I ain't, you big stiff."

Daly, angered by the little fellow's reply, gave him a slap in the jaw that felled him to the ground.

The next instant he felt a hand on his shoulder.

"Say, ain't you 'shamed of yourself to hit such a little feller as thet?" said a voice in his ear.

Daly swung around and confronted Jerry Crawford.

He recognized the young Southerner as Mr. Ward's new messenger.

He had been aching for a chance to have a scrap with Jerry, and the opportunity had now presented itself.

"What's the matter with you?" he snarled, belligerently. "Who asked you to shove in your oar?"

"Wal, I dunno as anyone asked me," replied Jerry, coolly, "but I won't stand by an' see a big chap like you bully a little one like him."

"Say, are you looking for trouble?" gritted Daly, hunching up one shoulder and then the other, which was one of his favorite methods to intimidate an opponent.

"I dunno as I am, but ef it comes my way I reckon I kin wrassel with it."

"Say, do you want me to give you a swat on the smeller?"

"Do you think you kin do it?"

"Yes, I kin do it. Say, do you know who I am?"

"A coward or you wouldn't hit a boy under your size."

That was enough for Daly and he started in to do Jerry up. The next thing he knew he was sitting on the sidewalk with a badly damaged jaw that felt as if a mule had kicked it.

For a few moments he looked around in a dazed way, and then with a howl of rage he sprang up, tore off his jacket and with blood in his eye dashed at Crawford, while a small crowd of boys began to gather to see what promised to be a fight.

Jerry warded off his attack and then planted another blow in his mouth.

Daly went down again as though an earthquake had upset him. It seemed as if every tooth in his head had been loosened from their sockets.

The moment he recovered from the shock he was up once more, but he was not quite so confident as at the start off.

He proceeded with more caution now making several feints before he thought he saw an opening. The third blow that Jerry handed out to him sent him three feet away on his back, and it was a clean knock out. He was all in and the brief fight was over. Bobby Black capered around in great glee. Martin Daly, the bully of the Street, had got what was coming to him at last.

"You're all right," he said to Jerry. "Gee! But you can hit hard. You've done him up in great shape, and didn't get a scratch. What's your name?"

"My name is Crawford. What's yours?"

"Bobby Black. I'm a messenger for Walker, Chalks & Co., Curb brokers. Who do you work for?" asked Bobby, as they walked toward Exchange Place.

"John Ward, broker, No.— Wall Street."

"Are you his messenger?" asked Bobby in some surprise.

"I reckon."

"Then you took Martin Daly's place?"

"So Tom Brown told me. He said Daly got fired for bein' too gay. Thought he owned the office, an' all that."

"I heard Daly was sore on the chap who got his place, but he'll be a good deal sorer after this."

"Why will he?"

"'Caused you licked him, of course."

"I licked him! Why, I don't know him."

"You don't? Why, that was him you just put out of business."

"The chap who hit you?"

"Yes."

Jerry was rather surprised to think he'd had a run-in with his predecessor.

"You're a stranger in town, ain't you?" went on Bobby.

"Wal, I reckon I ain't been here as long as you have."

"I was born here, and haven't been anywhere else. Are you from the West?"

"No, I'm from Texas."

"You can fight some. I'll bet you can whip any boy in Wall Street."

"I don't want to whip anybody ef I kin help it; but I won't stand for a big fellow pitchin' into a little one."

Jerry parted from his new acquaintance at the corner, and went on to deliver a message to a customer of Mr. Ward's on Broadway.

CHAPTER V.—Jerry's First Deal.

Jerry heard nothing more from his scrap with Martin Daly, though Bobby Black told him a day or two later that Daly had sworn to get square with him.

"Wal, I dunno as I'll worry much about it," grinned Jerry. "I've been up ag'in wuss fellers than him an' I didn't get in the hospital."

About three weeks after the incident Jerry was sent out at half past nine to take a note to an office on Broadway.

He reached that thoroughfare at the corner of Wall Street just as a fine-looking, well-dressed gentleman alighted from a surface car and started for the sidewalk. He didn't notice a rapidly driven express wagon coming down the street till the horses were almost on top of the gentleman, who had failed himself to observe his danger. It was too late to warn the man, so Jerry sprang forward to save him if he could.

One of the horses struck the gentleman a staggering blow and sent him reeling into Jerry's arms. The young messenger clutched and swung him out of danger just as the team dashed by, and thus saved him from being run over by the wheels.

Only a boy of tremendous strength could have accomplished the fact, and the passers-by, many of whom had stopped expecting to witness a tragedy, uttered exclamations of surprise as well as relief.

"I reckon that was a narrow escape you had, suh," said Jerry, as he supported the dazed gentleman to the side-walk.

It was some moments before the man could collect his faculties; but when he did he realized that he probably owed his life to the stalwart young messenger.

"You've saved my life, young man," said the gentleman, in tremulous tones.

"Wal, I'll allow you might have been killed ef I hadn't been spry in gettin' you out of the way of them hosses," admitted Jerry.

"Come away from this crowd. I want to talk to you," said the man, gripping Jerry by the arm and leading him toward the entrance of the corner building. He walked rather unsteadily, and trembled a good deal, so that the boy found it necessary to lend him the support of his arm.

They entered the building and walked to the elevator.

"I guess you're all right now, suh, so I'll get on my way," said Jerry.

"No, no; come up to my office."

Jerry had an idea that he oughtn't to lose any more time, but still if the gentleman didn't feel able to reach his office alone he guessed it was his duty to see him there.

The office they were bound for was on the second floor, overlooking Broadway. It was one of the best suites in the building, and was expensively furnished.

The gentleman took Jerry into his private office.

The young Southerner opened his eyes at the rich style of the furniture and decorations. It made Mr. Ward's private room look like thirty cents.

"Sit down," said the gentleman, starting to remove his overcoat.

Jerry assisted him just as he was accustomed to help his boss.

"Thank you," said the gentleman, seating himself in the nearest chair. The boy hesitated, but finally sat down. "I want you to understand that I am very grateful to you, young man," said the broker, for such was his business.

"You're welcome, suh."

"What is your name?"

"Jeremiah Crawford."

"Are you employed in this neighborhood?"

"Yes, suh. I'm a messenger for John Ward, No. — Wall Street."

"Ah, indeed. I am well acquainted with Mr. Ward. You have done me a very great favor and I wish to reward you for it."

"No suh, you can't pay me nothin'," replied Jerry, in a decided tone. "I guess I didn't do no more than the right thing, an' we'll let it go at that."

"But you will let me offer you some slight token of my appreciation of your services. I shouldn't feel satisfied unless I did that."

"I dunno as there's anythin' you kin give me."

"Will you allow me to be the judge of that?"

"Wal, you can't give me no money. I won't take it."

"Well, then, I'll send you a little present as an evidence of my gratitude. My name is Bent, George Bent. There is my card. If ever I can be of any service to you I hope you will call upon me, as I feel you have placed me under very great obligations to you."

"I'll keep your card, suh. Now I guess I must go. I've got a message to deliver, an' I don't like to lose time," said Jerry, rising.

"One moment. I believe you are from the South," said the broker, who had taken note of Jerry's strong accent.

"Yes suh. I'm from Texas."

"I am always glad to met Southern people as I lived for many years in Charleston. In fact, I may say I married a South Carolina lady."

"Wal, I reckon you ain't had no cause to regret it," blurted out Jerry.

The gentleman smiled.

"No, and I never expect to," he replied, earnestly. "I am sure she would be glad to meet you after what you have done for me, so I will give you my home address and hope that you will make it a point to call on us within a short time."

"I reckon I ain't much used to goin' 'round 'mong hightoned folks," replied Jerry, a bit doubtfully.

"We will make you feel at home, my lad. Now I want you to promise me that you'll come. You might just as well make it to-morrow night as any other time if you haven't any prior engagement," said the broker.

After some hesitation Jerry agreed to call on the broker and his family on the following evening, and then he made his escape from the office, feeling that he had lost a good twenty minutes of his employer's time.

"I reckon 'twas in a good cause," he said to himself. "I've cheated some undertaker out of a job, an' I'm durnation glad of it."

He tried to make up some of the time he had lost by sprinting along down Broadway at a fast walk. When he reached the office he was bound for there was no one in the little reception room. The door of one of the interior rooms was slightly ajar and he heard two men talking inside.

"We've got a good thing in M. & N.," Jerry heard one of the men say. "It's bound to go up fifteen or twenty points inside of ten days."

"I guess it wil," replied the other.

"They're talkin' about Memphis & Nashville," muttered Jerry, "and they say it's goin' up fifteen or twenty points inside of ten days. I wonder how they know that?"

"I have it straight from the secretary of the board that the resumption of the semi-annual divi-

dends is an assured fact. Ever since the dividends were passed, owing to poor business, and one thing or another, the price of the stock has sagged until now it's at low-water mark. This is the time to buy. It's going at 70, but the road's present prosperity ought to send it back to 85 at least, where it belongs. The announcement of the dividend will surely do that, and then there'll be a rush to buy it as soon as it's up."

"That's the old story," laughed the other. "Common sense ought to induce the speculating public to buy stock when it is low and then sell when it is high. Do the people do it? Not by a jugful. They wait till it booms, and the higher it goes the more anxious they are to buy."

"And who do they buy it from? From the big capitalists who bought it in low during panicky times, held on to it for the inevitable rise, and then dispose of it at a big profit. Yet the people cuss these capitalists because they're rich. Why shouldn't they be rich when they operate on the right principle? Wall Street is not such a den of thieves as the blatant orators are always asserting. Wall Street simply works on business principles, and though I will not deny that many sharp games are practiced, nobody is forced to take a hand in them at the point of a gun."

Jerry was so interested in what he heard that he forgot about the message he had to deliver. The men went on talking about M. & N. until one got up and said he'd have to go, after they had arranged to buy the stock right away on a ten per cent. margin. Then Jerry woke up and approaching the door knocked on it.

"Come in," said a voice.

Jerry walked in.

"I want to see Mr. Jewett," he said, looking at the gentleman at the desk.

"That's my name," said the man.

"I've brought a note to you from Mr. Ward."

The gentleman took the note, read it and then said there was no answer, so Jerry took his departure. His head, however, was full of what he had heard. He took it for granted that the man who said that M. & N. was going up fifteen or twenty points inside of ten days knew what he was talking about. He had learned that if a stock advanced a point it was worth a dollar more, therefore if M. & N. went up fifteen or twenty points it would be worth \$15 or \$20 more a share.

"I reckon those chaps ought to make a pot of money when M. & N. goes up. I wonder why I can't make some, too, out of it? Will says there's a little bank on Nassau Street where you can buy five shares or more of any stock on the list by jes' puttin' up \$10 a share deposit. Now I've got \$60 in my trunk, why can't I buy six shares of M. & N. now and make \$15 or \$20 a share profit? By gum, I'll do it. I'd be a durnation chump ef I 'lowed such a chance to get by me. I won't say nothin' to nobody about it, so ef I should happen to lose my money somehow they can't have the laugh on me. Ef I win then mebbe I'll tell Will."

By the time he got back to the office he had made up his mind to make the venture. The cashier said nothing to him about the length of time he'd been away, but Jerry felt he ought to explain, and did so. Mr. Manson was surprised to hear that the boy had saved the life of the rich broker, George Bent, and he remarked that Jerry was likely to receive a reward for his creditable action.

"Wal, I guess not, suh," replied the young Southerner, promptly. "He took me to his office and wanted to pay me somethin', but I wouldn't have it. I ain't takin' money for doin' my duty—no siree, bob."

The cashier regarded Jerry with some surprise, and not a little approval.

"The boy's a rough diamond," he thought. "I believe he could be trusted with any amount of money and he'd give a good account of it. He has a bluff, open way about him that is positively refreshing. He says what he means and sticks to it. Mr. Ward was certainly fortunate in getting such a messenger."

Jerry, when he got back to his seat, pondered over the deal he had in view. He chuckled as he thought of his chances of making a hundred dollars so easily.

"By gum! Ef it ain't jes' like findin' money. I didn't make no mistake comin' to New York. Mebbe I'll be worth a million some day."

Before he went home he looked M. & N. up in the daily market report and found it was going at 70 as Mr. Jewett had said. Next morning he brought his \$60 downtown. When he was sent to the Exchange about eleven o'clock he took the time on his return to walk up to the little bank.

"Say, mister, whar do I go to buy some stock hyar?" he asked a customer.

The man pointed to the margin clerk's window and Jerry went there.

"I want to buy six shares of M. & N., suh, on \$10 a share deposit," he said.

The clerk understood that he wanted to make a marginal deal so he made out a slip to that effect and handed it to him to sign.

"What do I do with this?" Jerry asked, looking at the paper.

"Sign it there and hand me over \$60."

Jerry affixed his John Hancock and passed over five ten dollar bills and two fives. The clerk handed him a memorandum of the transaction.

"Is that all, suh?" the boy asked.

"That's all."

"What do I do when I want to sell?"

"Come here and I'll give you an order to sign and your stock will be sold."

"And when do I get my money?"

"You can drop in on the following day and whatever is coming to you will be paid to you."

"That's simple enough. Don't seem to be no red tape about it. Good-day, suh."

Jerry walked back to the office feeling several degrees more important than he had ever felt before in his life.

"I'll have to watch the ticker, an' the board at the Exchange, so as to tell when M. & N. gets up fifteen or twenty points. Mebbe it won't go no higher'n fifteen. If it don't I'll sell at that."

Thus Jerry Crawford became a Wall Street speculator.

CHAPTER VI.—Jerry Visits the Bents.

When Jerry first appeared at Mrs. Badger's boarding house, his Southern accent and woolly ways attracted considerable attention from the other boarders. He made himself popular from the start, especially with the ladies, who rather admired his free-and-easy manner and peculiar

talk. It speedily became known that he was employed in a Wall Street broker's office, and he was soon besieged for pointers on the market. He was clever enough not to acknowledge his ignorance of Wall Street matters, but put up a good bluff, which went as the boarders knew very little about the way things were managed in the "Street." As Jerry grew more and more familiar with the financial district he became less reserved about what he said when the market was discussed.

What he read in the financial papers about the prospects of a certain stock going up, or another going down, he would give out in a way that made his listeners believe that he was expressing his own opinions. Consequently when things turned out just as he had intimated they would, and this happened quite frequently, he got a great deal of credit for his smartness. When he appeared at the dinner table on the evening of the day he had made his deal he found nearly all the boarders present. The landlady liked Jerry because he never kicked at anything, which couldn't be said of the others. He took things as he found them, and if they didn't exactly suit him he made the best of the situation and said nothing.

"Well, how are stocks today, Crawford?" asked a dudish clerk who worked in a small Sixth Avenue gents' furnishing store.

"Wal, I reckon they're looking up, suh," replied Jerry, beginning on his soup.

"It's a wonder you wouldn't hand us out a tip so we could make a little pocket money," said the clerk.

"Tips are kinder scarce in Wall Street about this hyar time; but I lassoed one yesterday that looks pretty good."

"Do tell us what it is, Mr. Crawford. I'm just dying to know," said the lady who sat opposite to him.

"I don't mind lettin' you all in on it, seein' that it's a good thing."

"We'll be awfully obliged if you will," smiled the lady, while the others listened expectantly.

"Wal, you want to buy M. & N. for a rise. It's goin' up fifteen or twenty points inside of ten days."

"M. & N.? What stock is that?"

"What stock, marm, why that's Memphis & Nashville. It ain't paid no dividends for some time back owin' to bad business, but it's going to pay one in a few days, an' that'll send the price up."

"Then you really would advise me to buy some of it?"

"Ef you want to make some easy money you couldn't do better."

The dudish clerk said that he didn't care whether the money was easy or hard provided it was good bank bills. Jerry was asked many questions about M. & N., all of which he endeavored to answer in some way, though as a matter of fact he knew nothing about the road except what he had heard Mr. Jewett say in his office. He hurried through his dinner as he wanted to get back to his room, for this was the evening he had promised to call at Broker Bent's home and it would take time to spruce up so that he could look his best. He put on his best suit,

a new necktie, and tried to pull on a pair of gloves which he had bought especially for that occasion. Jerry had never worn dress gloves before, and though the salesman had sold him his right size he found it a mighty difficult matter to get them on. When he finally succeeded his two hands felt as if they were being squeezed in a vise. He could only half bend his fingers, and his sensations were ones of intense discomfort.

"Gol darn these hyar gloves, any way," he muttered, regarding them with a look of disgust. "I can't move my fingers about in 'em. The feller I bought 'em of must of given me a pair several sizes too small, though he measured 'em across my knuckles an' told me they'd fit all right. By gum! Ef I didn't have to put on some style to-night I'd let 'em go to pot."

An hour later Jerry rang the bell at the Bent residence on Madison Avenue. A dignified colored man admitted him to the parlor, which was fitted up in a style that took the boy's breath away.

"I reckon Mr. Bent is worth a million," he said to himself as he sat on the edge of a handsomely upholstered chair and gazed at the rugs, the furniture, the articles of virtue and the expensive paintings and decorations.

The colored man carried his name upstairs. Presently he came down and bade Jerry follow him. The boy was introduced into the private sitting room on the second floor where the Bents received their particular friends. This room was decorated in blue and gold, with furniture to match, and looked cosy and homelike. Mr. Bent was in the room, and he welcomed Jerry in a cordial manner, just as if the boy was an old friend. This unaffected greeting served to put Jerry somewhat at his ease. In a few minutes Mrs. Bent, attired in a quiet way, came in, and her husband introduced the young Southerner to her. She expressed the pleasure she felt in meeting with one who came from the South, and then thanked Jerry in a feeling manner for the priceless service he had rendered her husband, and which, she assured him, they would never forget.

While they were talking her daughter, Amy, a lovely girl of sixteen, came into the room, and Jerry was at once introduced to her. The young Southerner was sure he had never seen a girl half so pretty in his life before, and he felt rather uncomfortable in her presence at first, for he realized that he was not at all in her class. He was afraid to open his mouth lest he should say something that would sound rough in her cultured ears. Miss Amy, however, seemed to understand how to handle him and put him at his ease, and so before long he forgot his bashfulness and was talking away to beat the band. In spite of his lack of cultivation there was something about Jerry that invited respect and confidence. It was a new and rather exhilarating experience for Amy to meet with such a boy as the young Texan, who delivered his sentiments in a breezy, straightforward way, so different from the manner of the young sprigs of fashion she was accustomed to associate with.

"You haven't been long in New York, I believe, Mr. Crawford," said the girl.

"No. Not more'n six weeks."

"How do you like the city?"

"First rate. It's a whole lot different from

Galveston, the only city I was used to 'fore I come hyar. You see I was born an' raised in Wallisville, which is a one-hoss place, though," with a grin. "it's on the map all right."

"My father told me that you were a Wall Street messenger."

"Wal, he told you the truth, Miss Bent. But I don't intend to be a messenger any longer than I kin do better. I come to Wall Street to get ahead in the world, an' by gum—I beg your pardon, Miss Bent, I kinder forgot myself that time—I'm a'goin' to do it."

"If my father can do anything to push you ahead you may depend that he will. You saved his life, and that reminds me I have not added my grateful thanks to his and mother's, but I do so now."

"That's all right, Miss Bent. I didn't do no more'n my duty, and I have been thanked a whole lot for it."

"But we never can thank you enough, Mr. Crawford," said Amy, earnestly.

"Wal, thar ain't no reason for you to worry over it. Your father is a mighty fine man, and it would have been a pity ef he had been run down and killed. It's very good of him to invite me up hyar to his house. I ain't used to visitin' stylish folks, so I hope you'll excuse any breaks I make."

"Why you haven't said a thing that any one could take exception to," she replied, encouragingly.

"Yes, I did. I said 'by gum' a minute ago, an' that ain't jest the right thing to say before a lady. Somehow or 'nother it slipped out 'fore I knew it, and that's how it happened."

"There's nothing wrong about that, Mr. Crawford," laughed the young lady.

"Mebbe not, but it ain't jest the thing. I reckon you ain't never heard it 'fore, an' I'll try an' not forget myself ag'in."

For the next half hour Jerry enjoyed himself hugely talking to Amy. He could not help taking a great fancy to her. She was not only as pretty as a picture, but she did not assume any airs at all. She was as friendly and unaffected toward him as though he belonged to her own station in life, and was an old and valued friend. She acted with so much tact that he felt quite at ease in her company—a fact that he marvelled over afterward on his way home.

"Do you like music, Mr. Crawford?" she finally asked him.

"Wal, I guess I do. That's one of my weak points."

"Then I will play you something."

Amy went to the elegant upright piano and played one of the latest waltzes.

"That was finer than silk, Miss Amy. You're a bang-up player I'll allow," he said enthusiastically.

She knew that his praise was genuine and it pleased her very much. She next played without music a medley of Southern airs which her mother always loved to listen to, and which never failed to arouse the feelings of any visitor from the South. Jerry's eyes glistened as her fingers swept the keys, and he could hardly sit still. The music appealed directly to him. It seemed to him as if he had been transported back to his

native state, and he fancied he could smell the magnolia blossoms and other flowers that he knew so well. When she wound up with "Dixie's Land" his enthusiasm was unbounded.

"By gum! That goes right to my heart, Miss Bent," he said, clapping his hands in a hearty way. "It jes' puts me in mind of old times. I'm a Dixie Lander from the ground floor up, an' I'm proud of it."

Mr. and Mrs. Bent had come to the door unobserved during the playing of the medley, and stood listening to the melody. When Jerry uttered his Southern sentiments Mrs. Bent couldn't help clapping her hands, for she, herself, was a dyed-in-the-wool daughter of the South. Jerry looked confused, but soon recovered himself, and then the talk became general. Finally Jerry saw that it was close to ten by the gilt ormolu clock and he concluded it was time to go. He got up and said he had enjoyed the evening hugely, and once more complimented Amy on her playing. The others arose, and Mr. Bent came forward, taking something out of his pocket.

"Crawford," he said, "permit me to hand you a little present as an evidence of the gratitude that I and my family feel toward you."

Jerry in great surprise accepted the box which bore the name of Tiffany. Opening it he saw a valuable watch and chain. His monogram was engraved on the plain cover of the watch.

"I thank you, suh," he said, feeling at a loss for words to express himself. "It's more than I expected, an' a whole lot too fine for me; but I'll wear it 'cos you've given it to me, and I thank you very much for it."

Then Mrs. Bent handed him another box containing a diamond encrusted watch-charm, which she said he must attach to the chain. Jerry was quite overpowered, but managed to blurt out his thanks. Then Amy had her innings, and presented him with a valuable ruby ring.

"By gum! I can't say no more'n thanks, Miss Bent. It's very kind of you, and I appreciate it, and will wear it as long as I live, even ef I become a millionaire an' can buy up half New York."

"You must call again soon, Mr. Crawford," said Mrs. Bent in a tone and manner that showed she meant it.

"Yes, you really must call," seconded Amy, with a look that quite upset Jerry.

"I'll be glad to do so ef you think I won't be imposin' on your kindness," he said, with some eagerness in his tones. "You've treated me so nice that—that—wal, I hope you understand what I mean, for I jes' can't quite express myself."

"You will always be welcome here, Mr. Crawford," said Mrs. Bent, earnestly. "Even apart from the gratitude we feel toward you we recognize you almost as one of ourselves—a boy from the South."

"Thank you, Mrs. Bent," he replied, and then Amy accompanied him to the front door.

CHAPTER VII.—Jerry Makes a Success of His First Deal.

All the way to his boarding house Jerry thought about Amy Bent and the fine time he had

enjoyed that evening. He also thought about the handsome watch and chain, and the ruby ring he had in his pocket.

"By gum! Ef I ain't lucky I dunno what you call luck," he said to himself. "That watch an' chain mus' 'r cost a bunch of money; and Miss Bent wouldn't give me no common ring. Ef I go 'round with them on me I'll be a pretty swell-lookin' messenger. Wal, I reckon thar ain't no law ag'in a messenger wearin' anythin' he kin afford."

When Jerry entered the private office next morning to help Mr. Ward off with his coat the broker noticed his heavy gold chain and diamond encrusted charm.

"That's a fine chain and charm you've got there, Jerry," he said. "Might I ask you how you came in possession of such expensive ornaments?"

"Wal, suh, Mr. Bent gave me the watch and chain," and Jerry pulled out the watch; "Mrs. Bent gave the charm, and Miss Bent gave this hyar ring."

Mr. Ward had heard from Mr. Bent how Jerry had saved his life, so he was not surprised at the evident value of the presents.

"They are very handsome and valuable," replied the broker.

"I was up to Mr. Bent's house last night, an' they treated me fine," said Jerry.

"That is natural, considering the obligation they are under to you," answered Mr. Ward. "I congratulate you on having made such a good friend as Mr. Bent. You'll find as you grow older that it is an excellent thing to have rich and influential friends to call on in case of need."

"I reckon it ain't no harm to have 'em even ef you don't have to ask 'em to do somethin' for you."

The broker nodded and turned to his desk.

Jerry, taking that as a sign that the interview was over, walked outside. On his first visit to the Exchange he cocked his eye up at the big blackboard to see what was doing in M. & N. As far as he could make out there wasn't anything transpiring in the stock.

He was kept busy running about till after he had returned from the bank at three, and then he had a breathing spell.

The crowd of people who had been in and out during the hours the Exchange was in session had now thinned down to one or two, who were looking at the tape.

Jerry waited patiently till they got out for a chance to glance at the tape himself.

He found several quotations of sales of M. & N., but there was no change of any importance in the price.

Two days afterward he saw that it had gone up to 71.

"By gum! I'm six dollars ahead at any rate," he said to himself in a tone of satisfaction.

He met Will Slater every day, but he didn't say a word to him about his deal. He would have suggested to his friend the idea of buying a few shares of M. & N. only he knew that Will had no money to invest. So the rest of the week passed and M. & N. advanced very slowly to 73.

The rise was not enough to attract any particular attention, though a great many sales of the

stock were made to those who had inside information and were loading up for the boom they knew was coming.

On the following Tuesday Jerry carried a message to a broker in the Mills Building. The trader was engaged when he arrived and he had to take a seat and wait. There were perhaps a dozen customers in the waiting-room, and many of them were gathered around the ticker. Suddenly Jerry noticed that the persons at the ticker had grown uncommonly interested in the quotations, and he heard them talking about M. & N. One remarked that it was going up steadily. Another said it was booming like a house afire. Jerry wasn't the least bit excited to learn that, for he had been expecting it, and considered it a foregone conclusion. When he got back to the office he found some excitement among the customers there. He was immediately sent over to the Exchange with a message to Mr. Ward.

While waiting for his employer to come to the railing he saw a crowd of traders around the M. & N. standard, shouting and gesticulating at a great rate.

Glancing at the blackboard he saw the M. & N. quotations being posted one after another, each time higher than before.

It was going then at 82. The next time he went to the Exchange the stock had reached 87. Finally it closed at 90 5-8.

"Wal, I reckon it's time for me to sell out," Jerry thought, "for it's gone up the twenty points Mr. Jewett said it would."

Accordingly when he left the office for the day he went to the little bank and told the clerk to sell his six shares.

"They'll be sold first thing in the morning," said the clerk, passing him out an order to sign.

Jerry went uptown feeling like a king, for he figured that he had made over \$100 on his deal.

"By gum! I don't wonder that the brokers get rich when I kin make over \$100 out of only six shares. Will told me that some men buy thousands of shares at a time. Jes' think of that! S'pose I had had money enough to buy 1,000 shares on this margin basis I'd have made \$20,000. Who knows but Mr. Jewett and his friend have made that much? Next time I go into this thing I'll buy more shares, an' I'll make more money. The stock market for me every time. One of these days I'll go back to Wallisville an' make the people's eyes stick out with the size of my boodle."

He chuckled at the thought of the sensation he would create in his native town.

"Wal, did any of you folks make a haul off'r M. & N.?" he asked the boarders that evening at the supper table. "I told you it would go up twenty points."

It transpired that only one of the ladies had taken advantage of Jerry's tip.

She had bought fifty shares at 70, and was still hanging on to it.

"Wal, you'd better sell out right away, Mrs. Thomas," said Jerry. "It may go down ag'in to-morrer."

"Do you think so?" she fluttered, with a look of anxiety on her face.

"That's my 'pinion, though it doesn't follow that it will go down for a day or two, but I wouldn't advise you to take no chances, ma'am. Ef you've got fifty shares you've made \$1,000 as

easy as falling off a log. You'd better cash in an' make sure that it doesn't get away from you."

The rest of the boarders were chagrined that they hadn't bought M. & N. on Jerry's pointer.

The truth of the matter was they didn't have much spare money, and had been afraid to risk what they did have.

The dude clerk felt like kicking himself around the block, for Jerry had given out the tip at his request.

He could have bought ten shares on margin and that would have put \$200 in his pocket, and he could have cut quite a dash with it. The boarders resolved that the next time Jerry handed out a pointer they would surely get in on it.

When Jerry collected from the little bank he found that with what he had saved in the meanwhile that he was now worth \$200.

"I kin buy twenty shares next time," he thought as he locked it up in his bank. "An' ef the stock should go up twenty points ag'in I'll make \$400. Then I'll be worth \$600. By gum! It won't be long at that rate before I'm worth a thousand, an' \$1,000 will give me the call on 100 shares of any stock on the list. Gol darn it, a feller kin make money hand over fist in Wall Street."

Jerry had intended telling Will about his luck in the market, but he changed his mind. He figured that \$125 was not much to win, so he decided to wait till he had made more, and then he would surprise Will.

It was close to ten next morning and Jerry was sitting in his chair waiting to be called upon when a solemn-visaged man entered the office. The room was half full of customers and Jerry did not notice him at first. Presently he saw the newcomer standing in the center of the room looking around. Jerry went over and asked him what he wanted.

"I would see the head of the house," he said. "Prithee conduct me to his sanctum that I may unfold a tale of much moment."

His language and manner were so odd that Jerry regarded him with some astonishment.

"Do you want to see Mr. Ward?" he asked.

"Ay, marry, I do if that be the name he doth business under."

"What's your name?"

"My name is Norval. On the Grampian hills my father feeds his flocks. A frugal swine."

"Hold on," said Jerry. "What in durnation are you givin' me?"

"A groat. Ay, an humble groat, that represents my all," replied the stranger fishing a penny out of his pocket and tendering it to the young messenger.

"Say, what's the matter with you?" asked Jerry. "I guess you've come to the wrong shop. I reckon you want to take a car for Bloomingdale."

The customers in the office were by this time attracted to the strange conduct of the visitor, and regarded him with some curiosity.

"Ha, by my halidom, wouldst thou insult me, caitiff?" cried the man, folding his arms and glowering at Jerry in a tragic way. "Dost thou know who I am?"

"By gum, I guess you're crazy. Come, now, you want to go; you haven't any business in this office. Get a move on," and the boy took him by the arm to lead him to the door.

He sprang back several paces and drawing himself up to his full height, cried:

"Avaunt! My name is Richelieu! I defy you!"

The dramatic intensity with which he flung the words at Jerry reached the counting-room, and Mr. Manson and the clerks looked out into the waiting-room to see what was going on there.

Mr. Ward's attention was also attracted to the disturbance and he came to the door of his private room.

"What's the trouble, Jerry?" he asked.

"Why, suh, this chap is clean off his head. Blamed ef I know what to make of him. He's been actin' like a lunatic since he came in."

"Well, sir, what is your business here?" asked the broker, stepping up to the solemn-looking man.

"Hist!" cried the visitor in mysterious tones, seizing him by the arm. "Speak not so loud or we shall be heard. Even the walls have ears. We are beset on every side by enemies who clamor for our blood. But we will escape them yet. I have discovered a secret staircase in yon wall which——"

At that moment a square-built man entered the office.

When his eyes rested on the solemn-visaged individual he walked up to him and placed his hand on his shoulder.

"Come, Edwin Forrest, you'll be late at rehearsal. Let me escort you to the stage door," he said, in even tones.

The solemn-looking man suddenly became as docile as a kitten.

"Has he been making much trouble here?" the square-built man said to Mr. Ward. "He's hopelessly insane, but quite harmless. He was once a well-known actor but developed paresis and has been consigned in a sanitarium. His friends decided to transfer him to another institution, and I was taking him there when he gave me the slip in the crowd. He was seen to enter this building, so I have been looking into the different offices in search of him. He imagines he is Edwin Forrest, and it is necessary to humor him. I regret that he intruded here, and will now remove him."

Taking the demented man by the arm they walked out together into the corridor.

"Wal, I thought that chap had a tile loose," said Jerry to his employer. "When I asked him his name he said it was Norval, an' that his father fed his flocks on the Grampian hills. Such nonsense made me 'spicious of him, so I was goin' to run him out when he sprang somethin' about Richelieu on me and that brought you out of your office."

Although the incident was over it was some time before the customers got done talking about it, and long before that Jerry was out on the street with a message to deliver at the Johnstone Building up the block.

CHAPTER VIII.—Jerry Gets a Tip In An Odd Way.

Two weeks passed away and then Jerry heard some brokers talking about a pool that had been formed to corner D. & L. shares and boom the price.

"By gum! I guess I've got hold of what Will calls a tip," he said to himself. "I'm jes' goin' to buy some D. & L. and see how it works out."

Next morning he brought his \$200 downtown and put it up on twenty shares of the stock which was ruling at 85.

The brokers had said that the combine would boost the price to par at any rate, so Jerry decided that he would sell when it reached that point.

When he came to dinner that evening he told the boarders he had another tip for them.

"You want to buy D. & L. right away. You can get it now at 85. Wal, you don't want to hold it after it gets to par. That's the time to cash in. Ef you hang on for the last dollar the fust thing you know you'll be eatin' snowballs."

"Eating snowballs!" laughed one of the ladies. "What do you mean by that?"

"Wal, it means you'll be scratchin' gravel for the money to pay your board," replied Jerry.

Next day many of the boarders visited an uptown brokerage office and bought D. & L. in varying amounts up to fifty shares.

The dude clerk invested in ten shares, and then began to figure out how he should spend his expected winnings. Jerry gave as much of his attention to his new deal as he could afford to do, and in about a week noted with satisfaction that the stock was going up steadily, a little at a time.

After getting up to 92 the boom began and it reached par in a couple of hours, the brokers going wild over it. It got up to 102 before Jerry found a chance to go to the little bank and order his shares sold. Half an hour later, after getting as high as 104, a sudden slump came on and precipitated something of a panic in the Exchange, during which D. & L. fell rapidly to 90, where it stopped.

When he reached his boarding-house he found the boarders in the parlor discussing the market. Some who had gone in on Jerry's advice had sold out at par and reaped a good profit, but two or three had held on too long, and only stood to win a small amount.

The dude clerk, when he came in, admitted that he had lost most of his anticipated profit because he couldn't get away from the store to find out how things were going.

"Well, you oughtn't to speculate, then," said Jerry. "Ef a feller isn't on the job all the time he'd better keep out of the market."

When the bank settled with Jerry the boy found he had made \$350 and that made him worth nearly \$550.

"By gum! I'm gettin' along. I've made nearly \$500 off my two deals. I kin buy fifty shares of stock now, and make money faster," he said to himself.

That afternoon he received a letter from Miss Amy Bent. She said she had been looking for him to call for some little time and felt disappointed because he had not done so. She closed her note by saying that she would be pleased to see him on Wednesday evening if he could make it convenient to call.

"Wal, I reckon I'll go," he mused. "I've been tryin' to screw up my courage to venture up thar, but I couldn't seem to reach the stickin' point. Now that Miss Bent has taken the trouble to send

me a special invitation I don't see that I kin get out of it even if I wanted to."

Accordingly on Wednesday evening he visited the residence of Broker Bent for the second time, and was received with the same cordiality as before.

He and Amy got on very nicely together, and when he took his leave she told him she hoped to see him again two weeks from that night.

"All right, Miss Bent, I'll be hyar, I'd sooner call on you than go anywhar else in New York. I'm bound to say you're the nicest girl I've ever met, and as long as you're willin' to have me call you'll find me comin' around."

Then he wished her good-night and went home, satisfied that there wasn't another girl like Amy Bent in New York.

Jerry and Jessie Lee, the office stenographer, had got to be pretty thick. The young Southerner, however, didn't consider her anywhere near as classy as Miss Bent, though he had to admit that she was almost as pretty, and had just as fine a figure.

Of course the fact that Miss Lee's people were in very moderate circumstances and she had to help support the family, made all the difference in the world between the two girls.

Jessie didn't go out of the building for lunch. She and the stenographer in the office next door, where Will Slater worked, were chums, and they usually ate their frugal noonday meal together alternately in one another's dens.

They each had a small oil stove on which they made tea, and when, for some reason, they failed to bring their lunch from home, they got either Jerry or Will to go downstairs to the Pine street lunch room in the rear of the building and buy them what they needed.

When business was dull in the Street, and the boys were not busy around half past twelve, the girls would invite either or both to eat with them, the messengers providing their own layout from the lunch room, invariably supplying the girls with something extra for the occasion.

On the day succeeding Jerry's second visit to the Bent home Jessie asked him if he would take lunch with her and Miss Gibbs in her den.

"Wal, I dunno but I will, Miss Jessie," replied the boy. "Ef Mr. Manson ain't got nothin' for me to do around noon I'll be on hand. How about Will? Is he in this?"

"I told Miss Gibbs to invite him, and I suppose she has done so."

Later on Jerry met Will on the street and asked him if he was going to eat with the girls that day.

"I will if I can," replied Will.

"Wal, I'll drop into your place about half past twelve an' we'll go down stairs an' get somethin' for ourselves," said Jerry.

Nothing turned up to interfere with their arrangements so the four sat down to eat together, the girls finding room in Jessie's corner while the boys sat just outside, but close to them.

Jessie furnished a cup and saucer for Jerry, while Miss Gibbs saw to it that Will was similarly provided for. This is a whole lot better'n eatin' with the crowd downstairs," remarked Jerry, attacking a chicken sandwich Jessie had brought from home especially for him.

"I should say it is," replied Will, "not counting

the honor of being in the society of two pretty girls."

"Oh, my, will you listen to that, Jessie," laughed Miss Gibbs.

"You mustn't mind what the boys say. They are great jolliers," replied Miss Lee, with a sly look at Jerry, whom she had almost lost her heart to.

"By gum, Will, thar ain't no prettier girls in Wall Street than we've got in our offices," said Jerry; "at least I ain't seen any that can hold a candle to 'em."

The girls blushed and looked pleased, for say what you will, there isn't a girl but likes to be complimented on her personal appearance, no matter what her charms may amount to.

"What have you got in that paper bag, Jerry?" asked Jessie, after the sandwiches had been eaten.

"Guess an' you kin have some of it," answered the boy.

"It looks like a pie."

"What kind of a pie?"

"Apple," hazarded Miss Gibbs.

"No, it ain't apple."

"Mince, then," said Jessie.

Jerry shook his head.

"It's a wonder you wouldn't think of your favorite. You've got a sweet tooth. It's lemon meringue."

"Oh, isn't that splendid," cried Miss Lee.

"Makes your mouth water, doesn't it?" chuckled Jerry. "I bought it especially for you."

"Aren't you good?" replied the girl.

"Sure I am. I was born that way," and he pulled the pie out of the bag.

The girls' eyes glistened as they looked at it. There was nearly an inch of lemon filling with a thick layer of whipped cream, slightly browned, on top, and fluted to make it look nice.

"This is a treat," said Miss Gibbs as she started to get away with her piece.

"Wal, I reckon it ain't none too good for you two," grinned Jerry.

"That's right," said Will. "Sweets to the sweet."

The girls laughed and looked tickled.

"I hate to have to interfere, young folks," said the cashier, at that moment; "but I've got a note for you to take to the Exchange right away, Jerry."

"All right, suh," replied the boy, taking the envelope. "Just half a minute till I finish this pie. It's too good to let go to waste."

"Isn't that mean!" said Jessie, sympathetically.

"I'll take it over for you, Jerry," said Will.

"No, you won't. Jes' you sit still an' finish your grub."

Jerry gobbled down the last of the pie, carried his chair outside and departed on his errand. When he delivered his note Mr. Ward told him to wait a moment. He went to one of the desks, wrote a note and brought it back to the rail.

"Take this to Broker O'Donnell in the Mills Building," he said.

When Jerry entered O'Donnell's private room the broker was talking through his desk phone.

"Myers was just in here and he said the syndicate was ready to go ahead. He instructed me to tell you to go around to the Wall Street offices and buy every share of A. & F. you can find as close to the market as possible. I'll attend to Broad Street and Exchange Place. Get on the job at once," he heard the trader say.

O'Donnell hung up the receiver and started to write something on a pad.

"A message for you, suh," said Jerry.

The broker turned quickly and looked at him.

"How long have you been here?" he asked sharply.

"Just come, suh, this minute."

"Why didn't you knock?"

"I did, suh, and walked right in."

"Did you hear what I said over the wire?"

"I heard you say somethin' about buyin' A. & F." admitted the boy.

The broker's eyes flashed angrily and he bit his lips.

"You are Mr. Ward's messenger, I believe?"

"Yes, suh."

"I have heard him say that you are a thoroughly honorable lad, and your word can be depended on."

"I hope so, suh," replied Jerry, earnestly.

"Very well. I want you to promise me that you will not breathe a word to any one—any one, mind you—about what you may have heard me say through the phone."

"I promise, suh."

"On your word of honor."

"Yes, suh. I never broke my word yet, an' I don't mean to begin now."

The trader looked relieved and opened and read the message Jerry had brought.

"There is no answer," he said. "Remember now, I depend on you. I don't know how much you heard, but enough probably to make serious trouble if you let it out."

"You needn't worry, suh. You kin depend on me," replied Jerry.

The broker nodded and the boy left.

"He didn't tell me not to make use of what I heard," muttered Jerry, as he returned to his own office. "I won't break my word by buyin' a few shares on my own account. I reckon thar's a big deal on hand, and that A. & F. is goin' to be boomed by that thar syndicate. I've got the dough to buy fifty shares, an' ef I make \$10 a share profit I'll be worth a thousand. By gum! That sounds mighty good. Thar ain't many messengers down hyar that's worth as much as that."

He kept his little capital in the office safe now as he was afraid to leave \$500 in his trunk at the boarding house, so when he got off for the day he asked the cashier for his envelope and went around to the little bank. He had found out that A. & F. was going at 92, so he told the clerk at the bank to get him fifty shares of A. & F. at the market. He was told that the stock would be got first thing in the morning, or possibly that afternoon, and with that assurance he went home.

CHAPTER IX.—Winning by the Skin of His Teeth.

Jerry went about his business next day as promptly as usual, but he couldn't help thinking a great deal about his latest venture in the market. He felt certain that the stock would go up, but what bothered him was he had no idea how high it was likely to go. He figured, however, that the syndicate would push it up fifteen or twenty points, for the two previous stocks in which he had invested had advanced that much,

and he saw no reason, in his ignorance of the tactics of the Street, why A. & F. should not go just as high. At any rate he determined to be guided by circumstances, though what he meant by that he could hardly have explained. Several days passed, during which A. & F., instead of advancing, went the other way.

He had bought at 92, and on the afternoon of the fourth day it was quoted at 85, a loss of seven points.

"By gum!" he muttered. "I don't like this. I'm out \$350 of my \$500. What in durnation is the matter with the stock? If thar's a syndicate behind it why is it goin' down? They ought'r push it right up. That's what I figured on. Ef I'd known it was goin' down I'd have waited."

Jerry, in his inexperience, didn't know that the slump of A. & F. was a part of the plans of the syndicate to shake out the stock on the market so its brokers could buy it in as low as possible. It was natural for timid holders, especially those holding shares on margin, to sell when they saw the price going down, and it was this stock the syndicate was after. Fortunately for Jerry's peace of mind and pocketbook, A. & F. didn't go any lower than 85.

On the following day it advanced to 88, and on the next day to 91.

"Wal, I reckon things look a little better," he said to himself, when he saw that A. & F. had closed at the latter figure. He said nothing at his boarding house about the stock, as he felt that would be breaking his word to Broker O'Donnell. One morning he heard Mr. Ward tell his cashier to sell 1,000 A. & F. at the market. He supposed the stock belonged to his employer and he wanted to tell him to hold on to it for a rise that he was sure was going to come, but he did not dare open his mouth on the subject, for he was bound by his word not to. So ten days passed away and the stock began to jump at a rapid rate. In a few hours it was at par, and brokers and their customers were falling over one another in their efforts to buy it. The greatest excitement prevailed at the Exchange, just as it had done at previous booms. Jerry was kept on the jump carrying messages to his employer in the board room. On one of these visits he met Will.

"By gum! The brokers are havin' a great time of it this afternoon," he remarked to his friend, at the same time chuckling over his own good fortune.

"That's because there's a boom on in A. & F.," replied Will.

"I see thar is. How high do you think that stock'll go 'fore it turns the other way?"

"I couldn't tell you. Any man with money who could answer that question might easily make himself a millionaire in a day."

"The men who are boomin' it ought to know."

"No, they can't tell, though they have the inside track. A hundred things are likely to happen that would upset all their calculations at any moment."

"That so?" replied Jerry. "Why I thought a syndicate with a barrel of money could do anythin'."

"An opposition syndicate, with a bigger barrel, might be formed to do the first syndicate up."

"Wal, s'pose you had bought A. & F. when it was way down, how long would you hold on to it?" asked Jerry, eagerly, fishing for information.

"I think I'd get out now and make sure of what I had in sight."

"But it might go way above par."

"Yes, and gain it might go to pot inside of ten minutes."

"Look thar at the blackboard, it's 102 now."

"I see it is."

"And look at them brokers fightin' tooth an' nail to buy it. Would they do that ef they had any idea it goin' to pot?"

"They're taking chances. Haven't I told you that the market was the greatest game of chance in the world? You never know where you're at, though you may think you do."

"Wal, thar's a lot of people in our office buyin' A. & F. now. They're jes' crazy over it. I heard 'em talkin' about it 'fore I came out. Ef it should go down suddenly they'd all lose their money. Don't they know what they're doin'?"

"They're taking chances, too. They're the Lambs that the brokers get rich on. If the general public stayed away from Wall Street altogether, and put their money into savings banks instead of into stocks, the chances are you and I would have to look for jobs somewhere else."

Will's boss came up, took his message, read it and nodded "all right." That was the signal for Will to leave and he did.

By the time Jerry had delivered his note A. & F. was up to 105. He was much impressed by what Will had told him, and he began to have some misgivings about his deal. By the time he reached Wall Street he became so uneasy that he decided to run up to the little bank and sell out at once before anything happened. When he got there he saw by the blackboard in the reception room, where a small boy was marking up quotations as fast as they appeared on the ticker tape, that A. & F. was up to 106. He went to the window, where there was quite a line, took his turn and ordered his stock sold.

"I want it sold right away, suh," he said, anxiously.

"It will be sold inside of ten minutes," replied the clerk.

"By gum! I hope it will," he said as he left the window and hurried back to the office.

It was lucky he sold when he did for half an hour afterward a raid was made on the stock by a powerful bear clique and a slump set in that caused quite a panic at the Exchange. It also created quite a panic among the small speculators in the different offices. They rushed in their orders to sell in their excitement, and so many people being eager to get out from under, and few being willing to buy, the Lambs suffered much loss, a great many of them being wiped out altogether. Jerry wasn't sure how he had come out, so on his way up town he stopped at the bank and asked the clerk. The young man went to another clerk and asked him about Jerry's order. He returned and said the fifty shares had been sold at 106. That made the young Southerner feel good, and he began to make a mental calculation of his profit.

"I reckon I kin deduct about three-eighths for expenses, such as commissions and what they call interest charges, that will leave me a profit of \$12.25 a share. Fifty times that is, let me see."

He took a pencil out of his pocket and figured the result on his cuff as he had seen brokers do.

"Seven hundred and twelve dollars and a half.

By gum! That's fine. I'm worth over twelve hundred dollars."

He was tickled to death over his success, though he realized that he had had a narrow escape of losing all his profit and perhaps some of his capital. His good spirits at the dinner table that evening attracted general notice.

"You seem to be very happy to-night, Mr. Crawford," remarked one of the ladies.

"Yes, ma'am, I feel pretty good, but I'm thinkin' there's a whole lot of people who hain't felt very gay since the market went to smash this afternoon."

"Has there been a panic in Wall Street to-day?"

"Wal, not exactly, but thar's been a high falutin' ole time in the Exchange. You see thar's been a boom on in A. & F. for a day or two, and the speculators jes' went loony over the prospects of makin' a bunch of easy money. To-day A. & F. jumped some points above par, an' things were hummin' till a screw worked loose somehow—I heard a man say that the bears did the trick—an' then prices took a tumble, scarin' seven years' growth out of the Lambs. Thar was excitement to burn till the Exchange closed for the day, an' I reckon there'll be a whole lot more in the mornin'."

"It is evident that you're not one of the unlucky bunch," said the dude clerk.

"No, but I don't mind admittin' that I come mighty near gettin' caught."

"Then I infer that you had an interest in the market."

"Yes, I had about all I own up on A. & F. I sold out jes' half an hour before the slump came on an' saved my bacon."

"You were very fortunate," said one of the ladies.

"I reckon that's about the size of it. You've got to be lucky to make anythin' down in Wall Street. I did think it was easy to play the market, but I've kind'r changed my mind since I got more experience."

A general discussion of Wall Street then took place, during which a new boarder declared in vehement terms that it was the curse of the country. Jerry left him arguing the matter with the dude clerk, who tried to impress all hands with his knowledge of the financial district, and went to his room. Soon afterward he went out for a stroll along upper Broadway, where the lights and the passing throng greatly entertained him.

CHAPTER X.—The Robbery and the Capture.

"Jerry," said the cashier on the following afternoon when the boy returned to the office after taking a message to the Mills Building, where he had been detained, "you have just five minutes to make the bank. Do you think you can do it? The doors are closed promptly at three."

"I'll do my best, suh," replied the boy, grabbing the bank book with the money and checks and shoving it into an inside pocket. "I'll get thar on time or bust my b'iler."

As he shot through the door he collided with a stout gentleman who was in the act of entering and caromed off like a billiard ball from a lively cushion.

"Beg your pardon, suh, but I didnt' see you

"You'll 'scuse me, as I'm in a hurry," and Jerry rushed for the elevator.

"Confound the boy!" ejaculated the visitor, who was a bank director. "He knocked all the wind out of me. It's a wonder he couldn't look to see where he was going. I shall have to complain of him to Mr. Ward."

Then he walked inside and asked for the broker. By that time Jerry was dashing out of the main entrance as if he were running for a doctor in an emergency case.

"Hello, Texas, what's your rush?" cried a messenger, grabbing him by the arm.

"Gol darn it, don't stop me. I've got to get to the bank," and Jerry hurried up the street.

Two men standing near by heard his words and a moment later both were following after him. Jerry, however, was leaving them behind when they quickened their pace, and one, rushing in front of the boy, purposely tripped and dropped in front of him. Jerry pitched over him, struck the edge of the curb and for a moment lay half stunned.

The two men immediately seized hold of him, apparently to raise him up. One of them rapidly passed his hands over the boy's clothes and felt the bank book in his inside pocket. By a slick movement he got possession of it, then, after standing Jerry on his feet the two men started rapidly down Broad Street. Although the young Texan was somewhat dazed by the shock he had sustained he had felt the man take the bank book from him, and the moment they left him he started after him. One of them saw him coming on, and suspecting that the boy had realized his loss and connected it with them pulled his companion into the entrance of one of the office buildings, and then both entered one of the offices on the ground door in view and still not be easily seen himself disappeared.

"Gol darn it whar could they have gone?" cried the boy, coming to a stop. "That was a pretty slick trick, but dern me ef I'm goin' to let 'em get away with it ef I kin help it. Thar ain't no back exit from this buildin' so they'll have to come out this way when they think the coast is clear. I'll jes' wait for 'em."

He walked outside and took his position beside one of the colonnades, where he could keep the door in view and still not be easily seen himself. Ten minutes elapsed and then he saw one of the men, the pal of the fellow who had pinched the bank book, come out and look around.

"Thar's one of 'em now," muttered the young messenger, getting ready for a dash.

The man, apparently satisfied that Jerry was not in sight, made a sign with his hand and his companion joined him. They immediately started off down Broad Street. Jerry came from his place of concealment and hurried after them. At the corner of Exchange Place he came up with them, and reaching out his muscular arms grabbed each by the collar of the coat and brought them to a halt.

"Come now, you blamed ole light-fingered Piutes, hand over that bank book you took from me," he cried.

"What's that?" cried the man who had not taken the book. "How dare you lay your hands on us this way? If you don't instantly release us I'll call an officer and have you arrested."

"I was jes' goin' to do that myself. I reckon

an officer is jes' about the right thing to arbitrate this matter, so ef you'll call him you'll save me the trouble of doin' it," replied Jerry, gripping them both tighter.

"You've made a mistake, young feller," said the other man; "we haven't got your bank book."

"Wal, I reckon your word don't go at par with me. You'll both have to come to the office whar I work an' show up," answered Jerry.

The man who took the book, and whom Jerry suspected still had it in his possession, made a sudden spring to try to get away, but failed, owing to the powerful grip the young Texan had on his collar.

"No, you don't, mister. Ef you kin break the hold I've got on you you're welcome to light out. I've held more'n one steer in my time an' I reckon you two ain't got the pull they have. Ef you come along easy, or give up that thar bank book right hyar, mebbe I'll let you go about your business; otherwise somethin' is likely to happen ef the book is found on you that you won't like."

"You'd better let us go or you'll regret it," gritted the thief.

"Will you ante up or not?" said Jerry, as a small crowd began to gather, attracted by the boy's actions and hold on the two men.

The crooks realized that they couldn't get away, and were afraid a policeman would turn up any moment. Sooner than take the certain chances of a prison cell, and a term in prison, they decided to give in.

"Come down the street and we'll make it all right," said the one who had taken the bank book.

"No, you'll make it all right hyar. Produce it."

The thief, seeing there was no alternative, put his hand in his pocket and brought out the book.

"Here you are," he said, "now let us go."

At that moment Jerry saw Will coming along up Broad Street. Seeing the gathering crowd he joined it to see what was the matter.

"Say, Will, come hyar," said Jerry.

"Hello, Jerry; what's the trouble?" asked Slater, in surprise.

"I've got hold of a couple of Piutes who wanted to save me the trouble of goin' to the bank. Jes' take that book out'r this chap's hand, will you?"

Will did so.

"Now open it and compare the contents with the deposit slip. If it's all right these gents kin go."

Will first counted the money, and said that half of it was missing.

"I reckon you've got the other half of that money," said Jerry, addressing the thief's accomplice. "Cough up."

The fellow reluctantly produced a roll and handed it to Slater.

"Count it, Will, and see ef it's right."

Will counted it and said it was all right.

"Now look them checks over, an' see ef they're all there."

The crowd had now increased to a considerable size, and a Wall Street detective was attracted by it.

"What's the trouble here?" he said.

"Nothin' much, mister. I'm jes' teachin' a couple of Piutes a lesson," replied the young Texan.

The crooks, however, recognized the newcomer as an officer.

"Let us go, will you? The checks are all right," said the thief, anxiously.

"Wal, I'd rather be sure than sorry, mister, so you'll hold still till my friend says everythin' is shipshape."

The detective suspected a case of robbery, and he looked sharply at the two men held by Jerry. He did not recognize them, as they were new to the city, but that didn't satisfy him. It was his duty to look into the matter.

"I asked you what the trouble was, young man," he said, "and I'll trouble you for a direct answer."

He spoke sharply and authoritatively. Just then Mr. Ward and another broker came along. They stopped to see what was going on.

Mr. Ward recognized his messenger in the center of the crowd, and saw that he seemed to be mixed up in the matter, so he pushed his way through, reaching the point of interest just as the detective demanded a direct answer from Jerry.

"What's the matter, Jerry?" he inquired.

"That you, Mr. Ward?" replied the young Texan. "Wal, suh, I was goin' to the bank with the day's deposits when these two men jumped me at the corner of Nassau, and this feller hyar got the book out of my inside pocket. They started off with it but I followed an' nabbed 'em. They've given up the book an' I was goin' to let 'em go as soon as I found everythin' all right. How is it, Will?"

"Everything tallies with the deposit slip," replied Slater.

"All right," replied Jerry, releasing the men and taking the book. "You two kin go now."

"Hold on; not so fast," said the detective, grabbing the crooks. "If a theft has been committed by them I'll take them to the station house. Are you prepared to make a charge against them?"

"I will," said Mr. Ward, promptly. "This boy is my messenger, and the money and checks belong to me. Take them with you, and go along, Jerry, and make the complaint."

"Yes, suh," replied the young Texan. "I'll do it."

That settled the fate of the crooks, and they were marched off to the station house, where Jerry told his story and they were locked up.

He appeared against them next morning in the Tombs Police Court and they were held for the action of the grand jury.

Subsequently they were tried, convicted and sent to Sing Sing for several years, and Jerry told Will that he guessed they didn't get any more than what was coming to them.

CHAPTER XI.—Jerry's Great Luck in the Market.

After his narrow escape in his A. & F. deal Jerry was not so eager as before to monkey with the market. He recognized it as a dangerous proposition, and fought shy of it for a while.

The \$1,250 he now had was too important to him to be risked recklessly, so he resolved that he would hold on to it until he got hold of a tip he could depend upon. About three months passed away, during which he frequently visited Amy Bent, before anything turned up to arouse his

interest in the market once more. Then one day he learned that a certain clique of bull operators had formed a syndicate to corner P. & Q. shares and boom the stock as soon as they got control of it. By that time Jerry was pretty well up in Wall Street knowledge and the methods of the Street. He had been working for Mr. Ward now nearly five months, and there wasn't a smarter messenger in the district. Contact with New Yorkers, and especially the gentle influence of Amy Bent, had rubbed down his rough ways a great deal, and he wasn't as loud as he was when he first made his appearance in the city. He still wore his soft cowboy hat, for nothing would induce him to purchase a derby, even for Sunday wear, while his language was not greatly improved. Having satisfied himself that P. & Q. was a good thing to get in on he lost no time in buying 100 shares at the little bank. He got it at low-water mark—78. In a week the price began going up at a rate that surprised the Street. The greatest excitement centered around it that Wall Street had known that year. The syndicate had a raft of money to call upon, and as a consequence the bears attacked the rise in vain. Jerry had never before seen so many customers in the office as were there now. They crowded the waiting-room from ten to three, and when he was in the office he had no place to sit down. That didn't bother him, for he was scarcely in five minutes at a time.

"By gum! This is a boom for fair an' no mistake," he said to himself on the second day of the excitement. "I wonder how high P. & Q. is goin'? Seems like it means to go clear out of sight. It's at par now an' I'm \$2,200 ahead of the game. I reckon it's about time for me to think of sellin' out, or I may be caught in the shuffle the first thing I know."

He found that it was easier to talk about selling than to get to the bank and do it. He didn't have a moment from nine till four he could call his own, and the brokerage department of the little bank always closed promptly at the latter hour. As P. & Q. continued to go up, and the excitement grew to fever heat, he got very anxious over the ultimate result of his deal. Several times he thought of asking permission to get off for fifteen minutes, but he knew he could hardly be spared, for there was work enough almost for two messengers. As a matter of fact, the cashier and Mr. Ward were frequently obliged to call in an A. D. T. messenger to keep things moving up to the handle. On the fourth day of the boom P. & Q. reached the remarkable price of 112.

The syndicate had already unloaded about all its holdings on the public, but the demand was so great that no decline appeared to be in sight. The outside speculators were now practically playing the game, and the brokers were piling up commissions on them. Scores of Lambs had made good money and got out of the Street with it, but hundreds of others were clinging on for the last dollar and, therefore, inviting disaster to themselves. On the afternoon that saw P. & Q. 30 points above what Jerry paid for it he grew desperate. There was a profit of \$3,000 in sight for him, and that looked like a big pile of money in his eyes. At length he mustered up enough courage to ask the cashier to let him off a few minutes.

"I don't know how I can do it, Jerry. You know how busy we are."

"Yes, suh, but ef I don't get off I'm liable to lose over \$3,000," he blurted out.

"Why, how is that?" asked Mr. Manson in surprise.

"Wal, ef you must know I'll tell you. I bought 100 shares of P. & Q. when it was down to 78 and now it's goin' at 112. I want to cash in before the bottom drops out."

"It's against orders for employes to speculate, Jerry, but as I suppose you didn't know that I won't say anything about it. Go and order your stock sold and return as soon as you can."

Jerry didn't lose a moment in availing himself of the permission. He made a record run to the little bank, gave in his order and rushed back. It was a great load off his mind to get rid of the shares, and he chuckled as he thought of the big profit he had made this time.

"By gum! I'm gettin' rich. I'm worth over \$4,000. I wonder what Will'll say when I tell him how I've made it? I must write to some of my ole friends in Wallisville an' let them know that I'll soon own Wall Street ef things keep on."

The boom lasted several days longer, though the price did not go much higher, then the stock began to do down. There was no panic over the decline, however, and everybody had a chance to get out without being stuck to any great extent. Before the excitement over P. & Q. had fully died out another boom came on in S. & T. shares. Jerry had made \$3,400 out of his deal, and was now crazy to get in on another. When he saw S. & T. mounting up he went and bought 400 shares of it in spite of the cashier's statement that employes must not speculate in the market. The stock was then going at 80. The excitement was resumed over the rise of the new boom, and in ten days S. & T. was ruling at 103. This time Jerry found an opportunity to visit the little bank without asking permission to get away from the office. The cashier sent him to a stationer's on Nassau Street, and his errand took him right by the bank. On his return he dropped in at the bank and ordered his shares sold.

When he got his statement and check he found he had made \$9,300, for the stock had been sold a little higher than he figured. This fresh bit of luck made him worth \$14,000. He hadn't told Will yet about his success in the market, but he couldn't keep the secret any longer.

"Say, Will, how much do you s'pose I've made since I come to New York?" he asked his friend one afternoon as they were walking up Nassau Street after they had got through for the day.

"I don't know how much you got a week," replied Will.

"That has nothin' to do with it. I ain't talkin' 'bout my wages. I mean how much do you think I've made besides my wages?"

"Have you been picking up a lot in tips?"

"Wal, I've captured a couple of tips, but they ain't the kind you're speakin' about. My tips were on stocks, an' they panned out big."

"What do you mean? Have you been speculating?"

"Have I? Wal, I should remark I have. I've been into five deals since I started in as a messenger."

"You never told me that before."

"I know I haven't. I thought I'd wait till I could surprise you."

"Well, you have surprised me."

"I reckon I'm goin' to surprise you some more. I started in with \$50, and I'll bet you couldn't guess how much I've made."

"Have you made \$200?"

"Two hundred! Wal, ef you add another nought to it an' then multiply it by seven you'll come somewhar near hittin' it."

"What kind of a game are you trying to give me now, Jerry?" laughed Will.

"No game at all, Will. I've made \$14,000, an' I kin show you the money, every cent of it. I've got it stowed away in a safe deposit box in the Washin'ton vaults. I'll take you thar next Saturday when we get off an' let you count the bills."

"Say, you're joking," said Slater, incredulously.

"No, suh, I'm not jokin'. They say money talks. Wal, I'll let it talk for me, an' I reckon you'll believe it."

It took a lot of explanation to convince the astonished Slater that Jerry had actually made that amount of money out of the market, and he a comparative greenhorn in Wall Street at that.

"Wal, you see Will, I must have been born lucky," said the young Texan. "Luck will do 'most anythin'. I've known it to save a man's life when he had a noose around his neck an' 'most fifty chaps with the rope in thar hands ready to haul him up to a limb of a tree. Yes, siree, bob, luck is a great institution. Ef I keep on bein' lucky I'll get to be a millionaire one of these days, an' then mebbe I'll have a chance to marry Miss——"

He stopped suddenly and flushed up.

"Marry who?" asked Will curiously. "Are you stuck on Jessie Lee?"

"She's a fine girl, but I wasn't thinkin' of her."

"Oh, then you've picked up somebody else up town, have you?"

"Never mind, we won't talk about the young lady. I don't reckon it'll ever amount to anythin' as I ain't in her class; jes' the same, she treats me as ef I was, an' I'd go through fire an' water to do her a service."

When Jerry spoke he little thought how soon he'd be called upon to make good.

CHAPTER XII.—How Jerry Rescued Amy.

On the very next day Jerry heard some brokers talking about the rumor of a consolidation of the M. & P. with the D. & G. road. These were two western railroads, the latter being a big trunk line, the stock of which was regarded as gilt edge, while the former was an independent line which hadn't cut a great figure in Wall Street for a long time. It was ruling as low as 45, and the woods were full of it going a-begging.

"It will be a great thing for the stockholders of M. & P. if the arrangement goes through," said one of the brokers; "but it's my opinion there is nothing in it."

"You can't tell," replied one of the others. "I've heard that the D. & G. system has been trying to annex that road for a long time, and the only thing that stopped them from doing it was the stubbornness of the president of the M. & P. He and his particular friends hold a majority of the shares, and they prefer to operate their line without any profit to turning the control over to others."

"What a boom there would be if that deal went through," laughed a third broker. "Everybody would go for M. & P. It would sell like hot cakes at twenty points above its present price."

"It certainly would," said the first broker, "but I'm afraid you'll never see it."

"Stranger things than that happen in Wall Street," said Broker No. Two.

"I'll allow they do," admitted the first trader.

Then they walked away and Jerry heard no more. He was greatly interested, however, in the prospect of the rumored consolidation, and next morning he told Mr. Ward what he had heard the brokers say on the subject, and asked him what he thought about it.

"I don't think there is anything in it, Jerry, but I'm just as much obliged to you for telling me," thinking Jerry had told him for his own interest. "You'll hear all kinds of rumors if you listen to what the brokers say when you're around among them, but you mustn't place any dependence on their conversation. If it was anything really important they wouldn't discuss it in public."

So Jerry returned to his seat with the idea that what he had heard didn't amount to a whole lot.

Next day he called at a big broker's office with a message and was shown into his private room.

"Wait a minute," said the gentleman after reading the note.

He rang his bell but there was no response. Then he stepped outside and called to his cashier. While he was out Jerry glanced carelessly at his desk, and right under his nose was a letter written in a bold hand on an illuminated letter head that attracted the boy's attention. While admiring the lithograph he unconsciously read the few lines of the note. This is what he saw:

"DEAR DELANCEY.—The consolidation of the M. & P. is an assured fact. President Simms was won over to-day, and that settles it. Buy 20,000 shares of M. & P. for us at the market. I enclose draft for \$900,000 to cover the order. Get it at once, as the D. & G. people will have brokers in the field looking for it as soon as you get this letter. Inside of a week it will be as scarce as hen's teeth. It will certainly go to 70 after the news gets out. Yours truly,

"JOHN G. SPINK."

"By gum!" ejaculated Jerry. "So the consolidation has gone through. Ef I don't make a haul out of this tip I'm a ring-tailed catamount."

Then Mr. Delancey returned and handed him a package to take back to Mr. Ward. That afternoon when he left the office he went to his safe deposit box and took out every cent he had there.

"I'm goin' the whole hog on M. & P. Make or break. I'll bet it's a sure winner," he said.

He went to the little bank and told the clerk to buy him 1,400 shares of the stock, planking down his money with the air of a dyed-in-the-wool speculator. He took his memorandum and left the bank. That evening Jerry attended an entertainment at Terrace Garden to which he had been invited. The show, an amateur one, was over about eleven, and a dance followed it. The Texan had never learned to dance and so he felt that he wasn't in it. However, he sat around and watched the dancers for an hour or more. Then he got his

hat and coat and started for his boarding house. It was close on to one o'clock when he turned into Madison Avenue and walked down the silent street. In one of the tall high-stooped houses across the way lived Broker Bent and his family. When Jerry came opposite the house he glanced across at it, and was continuing on when he was startled to see a strange, lurid light reflected upon the window panes of the third story. He stopped short, wondering what caused it. He was not long kept in doubt. The light grew momentarily brighter, and suddenly he made out flames eating their way up the lace curtains.

"My gracious!" he cried. "The house is on fire. I must turn in an alarm."

He made a dash for the corner, where he knew there was an automatic fire-alarm box attached to a post, and in a very brief space of time sent in the alarm. Then he rushed back to the house, and dashing up the stairs, rang the bell furiously and pounded on the door. In a few minutes the colored man, fully dressed, opened the door and peered out.

"Who are you, and why are you making such a disturbance?" he demanded in no amiable tone.

He was sitting up to admit Mr. and Mrs. Bent when they returned home from a social function they were attending.

"I'm Jerry Crawford. The third story room is on fire an' I've jes' sent in an alarm. We must go upstairs and see if we can't do somethin' to stop it from spreadin'."

"The third story front room!" gasped the colored man. "Why—why that's Miss Bent's room, and she's been in bed these three hours."

"Then she's in danger of her life," cried Jerry, in great excitement. "Follow me. I'm goin' right up to arouse her."

The boy wasted no more time in words but flew up the first flight. He could now smell the smoke quite plain. When he turned to ascend the second flight he saw by the low light on the landing the smoke rolling down in a thick haze. It choked him as he tried to make his way through it and he had to fall back to recover his breath. His fears for Amy's safety were now redoubled. If the smoke was so bad on the stairs what must it be in her room where the fire was? He hardly dared consider the peril the girl was placed in. Taking a good breath he made a second dash up the stairs. This time he reached the landing above and fell flat on his face, almost overcome by the smoke. There was a gas jet burning dimly inside a colored globe, but the feeble light it gave out was almost obscured by the smoke that filled the place. He groped his way to one of the doors under which he saw a bright glare, and reaching up tried the handle. The door was not locked and he opened it. His crouching form was reflected in the gleam of the flames which seemed to fill the room.

"Good lord!" he gasped. "Miss Amy, where is she?"

He got on his feet and made his way into the room, the heat of which was stifling. The smoke rolled by him in a dense cloud. The light of the fire showed him an alcove across the room, and in this he rightly figured he would find the girl he sought. The flames had not yet reached it, but they were bound to do so soon. He rushed over and pulled one of the smoking curtains aside. The alcove was half filled by an elegant brass

bedstead in which Amy lay either asleep or unconscious.

"Wake up! Wake up, Miss Amy!" he cried, hoarsely, for his throat was parched from the smoke he had inhaled. "The house is afire!"

The girl started up with a low scream, and she repeated it in a louder and frantic way as her eyes lighted on the blazing boudoir beyond.

"Save me! Save me!" she cried, not recognizing him at the moment.

"I'll do it or I'll go under myself."

He pulled her out of the bed, wrapped a blanket around her, and took her in his arms. But he found his retreat cut off by the flames, that had now caught on the heavy curtains at the entrance of the alcove. Between them and the door the fire had swept in the short space of time that had passed since he came into the room. Jerry realized that he could not reach the door with his burden and then face the thick smoke that filled the landing outside.

They would both be smothered. The alternative of remaining where they were was, if anything, more perilous. The fire was bound to reach them in a short time and they would be burned to death. What to do he didn't know, and he had but little time to come to some kind of a decision. At that moment Amy's frightened eyes rested on his face illumined by the red glare of the flames.

"Jerry! Oh, Jerry!" she cried. "Save me, please save me!"

"That's what I'm tryin' to do, but I don't know how to get out of this hyar place. The Lord save us, the fire is everywhar."

At that moment his sharp ears heard the clang of an approaching fire engine. He carried the girl to the only window in the room, tore open the Venetian shutters, threw up the sash and looked out. An engine dashed up to the corner where there was a hydrant and stopped. Another engine was coming up the street, helter skelter, with its hose cart tagging on behind. A score or two of people had already assembled, and fresh accessions were appearing every moment. Windows were being thrown up in the houses on the opposite side of the street, as well as on the same side. Fire and smoke were shooting out of the two windows of Amy's boudoir, and the smoke was sifting out of the window where he stood. There seemed to be no hope of escape without a ladder, and no hook-and-ladder company was yet in sight. A window on the floor of the house next door was opened and a man in pajamas appeared and looked out. He was staggered when he saw that the adjoining house was on fire. At that juncture a desperate plan to save Amy, and perhaps himself, occurred to Jerry. He called down to the man.

"Hello, suh, I want you to help save Miss Bent. We can't get out of this hyar room nohow. I'm goin' to tie her to a sheet and lower her down and swing her over to you. Seems to be the only thing to do save her," he said.

The gentleman understood, and instantly replied that he would do his part. Jerry then rushed to the bed, pulled off both sheets and knotted them together.

Amy watched him with staring eyes. Then he came back to her and began tying the end of one of the sheets around her body, under her arms.

"I'm goin' to lower you down to a man in the next house who will catch you," he said. "Don't

be frightened. I'm as strong as an ox, an' kin handle you as easy as a child. I'll save you don't you fear."

By this time there were firemen in the house, trying to reach the third floor but were driven back by the smoke, which was suffocating on the second landing. When he had Amy tied securely to the sheet he lifted her out of the window. When she looked down at the street she gave a frightened cry and threw her arms around his neck.

"Oh, I'll fall," she cried. "I'll be killed."

"No you won't ef the sheets hold an' I reckon they will for you're a light weight, and I kin hold three like you," he replied, reassuringly.

"But how will you get down yourself?" she fluttered.

"Never mind me. I'll escape some way. An' ef I don't I'll know that I've saved you anyway."

"Oh, Jerry, Jerry, how can I leave you behind in this place? Look at the fire. Look! Look!" she screamed. "It's creeping close to us."

"I know it is," he gritted between his teeth. "Thar ain't no time to lose ef I'm to save you. Take your arms from my neck."

He pulled her arms loose a bit roughly, and then began to lower her down with great care. When he got her on the level with the floor below he began to swing her to and fro until the momentum was enough to throw her into the arms of the gentleman in the next house.

He caught her in his arms and pulled her in at the window as Jerry dropped the sheets, and hung out to escape the blistering heat behind him, for the alcove was now all ablaze, and the heroic young Texan seemed doomed to perish.

CHAPTER XIII.—Jerry's Big Haul.

The fire creeping along on the floor caught his trousers and they began to burn. He could not stay longer in the room, for the heat was unbearable.

"I guess it's all up with me," he muttered, but in tones that betrayed not the slightest fear of the fate that threatened him. "Wal, I've saved her at any rate, an' it won't matter so much about me."

Down the street a hook and ladder came tearing at top speed. Would it get there in time for the ladders to be hoisted up to save Jerry?

It was a problem. The boy, with his clothes smoking and burning, climbed over the window sill and took refuge on top of the cornice of the window below, holding on to the sill of the burning window above. The firemen, who had entered the room underneath, were looking up and figuring on some way to save him. Other firemen were running toward the hook and ladder truck as it swung into the block, intent on hastening the ladders to the rescue of the brave boy. The crowd had grown quite big and were gazing on the thrilling scene with pent-up excitement, for Jerry's fate was now hanging in the balance. The hook and ladder truck was emptied of several ladders before it came to a rest, but they were small ones. But a dozen sturdy hands pulled off a longer one and rushed it to the burning house. It was quickly planted against the walls and three firemen

grip on the blazing window sill and he fell into the arms of the foremost man. He was quickly passed down to the street. After the fire was beaten from the arm of his jacket he was lifted in the arms of two firemen and carried through the crowd to the nearest drug store, the clerk of which was up, having been aroused by the alarm of fire. Jerry's burns were attended to, and while the clerk was attending to him an ambulance was summoned from the nearest hospital. When it appeared the surgeon took charge of him and carried him off, though the gallant young Texan declared he didn't want to go. In the meantime Amy had been taken downstairs to the first floor of the house next door, in readiness to be taken away if the fire spread to the building. She was in a flutter of anxiety over Jerry, and constantly asking about him.

As soon as Jerry was rescued she was told about it, and her fears allayed for the boy who had saved her life, she became calmer. The carriage containing her parents drove up to the edge of the crowd just as Jerry was saved, and when they found that their home was in flames they were wildly anxious about their only daughter. A policeman quieted their fears by assuring them she had been saved, and was in the house next door. They were escorted to the house and soon had her in their arms.

Then they learned from her trembling lips of her narrow escape from a terrible death, and how it was to Jerry Crawford she owed her life. She could not account for his being in the house at the critical moment. All she knew was he had suddenly appeared at her bedside and aroused her from sleep.

Then he set about saving her. Mr. Bent rushed out to ascertain how it fared with the boy after his own rescue by the firemen. He was told that Jerry had been pretty badly burned, and had been carried off to the hospital. The broker and his wife felt deeply grateful to Jerry for saving Amy's life. They felt that only for his timely appearance their daughter would have suffered a horrible fate. The firemen confined the blaze to the upper stories, and prevented it from extending to the houses on either side. In the course of a couple of hours it was practically out, but by that time the story of the fire and a graphic account of Jerry's gallant exploit was in type in the offices of the various dailies, and the big presses were soon putting it into print at a very rapid rate. Jerry slept very little in his hospital bed that night, or rather morning, for it was three o'clock when he reached the public institution. Mr. Bent was an early visitor at the hospital, and as soon as he was permitted to see Jerry, whose hurts were not serious enough to confine him to his bed, he told the boy that his additional obligation he had placed himself and his family under was one that rendered them his debtors for life.

"Wal, suh, I'll allow I saved Miss Amy's life, but thar ain't no call for you to worry about repayin' me for it. Miss Amy has treated me fine since I became acquainted with her, an' I feel that thar ain't nothin' I wouldn't do for her."

"My dear boy, you couldn't do more than you did last night. You nearly lost your life by going to her rescue," replied the broker in a feeling tone.

Their interview lasted some little time and then

Mr. Bent took his leave. Of course, it was out of the question for Jerry to show up in Wall Street that morning, so he had one of the doctors telephone his condition to the office. The cashier and clerks were not surprised at the news, for they had read the account of the fire and Jerry's thrilling feat in the morning paper. Mr. Ward also read the story at the breakfast table, and was astonished at the fact of the young Texan rendering another priceless service to the Bent family.

That afternoon Mrs. Bent and Amy paid him a visit. We will not dwell on the interview as the reader can easily guess what the girl and her mother said to him.

The young Texan remained several days in the hospital and Amy visited him each afternoon. What they said to each other would not interest the reader so we will pass it over, but Jerry thought these interviews the brightest events of his life. As soon as he left the hospital Jerry reappeared at the office and reported for duty though his left hand and arm were bandaged, and he limped a bit in his walk. One of the first things Jerry did on his return to the office was to look up M. & P., in which he had every dollar he owned invested. He found that it had gone up a couple of points during the five days he was out of the Street, due to heavy buying on the part of those who had inside information about the consolidation of the two roads. On the following Monday it rose another point, and a half a point on Tuesday. During this time more rumors about the roads got around Wall Street and this fact, taken in connection with the buying that was going on, caused the price to jump to 52. On Wednesday, after M. & P. had gone to 54, the news came out, and was officially admitted by the D. & G. officials. Then there was excitement to burn around the M. & P. pole. Scores of traders offered rising values for the stock, and inside of an hour it was up to 65. It finally went to 75, but Jerry sold out at 72 and a fraction, making a profit of \$38,000, which increased his capital to over \$50,000. Perhaps he didn't feel like painting the town red.

CHAPTER XIV.—The Falling of the Safe.

Jerry had never mentioned to Amy that he was speculating in the stock market, but now that he was worth \$52,000 he decided to confide the knowledge to her.

"My gracious!" she exclaimed. "Here you have been scarcely six months in New York and you have made more money than most men accumulate in all their lives. You are certainly the smartest boy I ever heard of."

"It's luck, Miss Amy. Things jes' came my way an' I grabbed them," he replied.

"You must be pretty smart, too, for luck isn't everything in Wall Street," she answered.

"Wal, I reckon I'm smart enough to get along," he said.

"What are you going to do with so much money, Jerry?"

"I guess I'll use it to make more."

"Look out that you don't get caught in some deal and go to the wall," replied Amy, who knew a great deal about the risk that speculators encountered in tackling the market.

"Don't you worry 'bout me. I'll look out that I don't lose what I've pulled out so far. I reckon I was born lucky anyway."

Jerry did look out, and during the next four or five months found nothing to tempt him to go into the market again. About the middle of September Jerry found out that a combine had been formed to manipulate O. & H., which was ruling then at 90. He bought 5,000 shares right away and then awaited results. In ten days the price boomed up to 110. Jerry, however, sold at 105 and cleaned up \$75,000. This raised his capital to a little over \$125,000. One Saturday Amy Bent came downtown to call on her father. Her father happened to be busy so she took it into her head to call around to Mr. Ward's office and see Jerry.

She got there about a quarter past twelve, but Jerry was out on his last errand of the day, so she stood by the window looking at a gang of safe movers who were hoisting a ponderous safe to the office on the floor above. Ten minutes later Jerry came in and was both surprised and delighted to see her.

"Wal, now, this is an honor I didn't expect," he said, after turning the bank book over to the cashier. "You're as welcome as a ray of sunshine on a cloudy day."

"Thank you," she replied, laughingly.

At that moment the door opened and Will Slater came in.

"Miss Bent, this is my friend Will Slater, who works next door. Will, this is the young lady you've heard me speak about so often."

"The one you saved from the fire?" asked Will, after acknowledging the introduction.

"That's right," replied Jerry.

Will regarded the broker's daughter with great interest, and not a little admiration.

"Say, Miss Amy, will you go to lunch with Will an' me? You might as well, now you're downtown," said the young Texan.

Amy was willing to do anything that pleased Jerry, so she accepted his invitation.

"All right. We'll start in a few minutes, as soon as I get my pay envelope," said Jerry.

"That's a big safe they're putting into the building," remarked Will.

"Ef that fell on your head, Will, thar wouldn't be much left of you," Jerry added with a grin.

"Not much danger of it falling on my head," returned Will, "for I don't intend to get under it."

"They've got it 'most in at the window upstairs," said Jerry, looking out of the window. "I hope they ain't goin' to leave it standing above whar I sit. Some day it might come through, ef the floor gave way, an' I wouldn't never know what hit me."

"Don't you worry, that'll never happen," replied Will.

Suddenly a terrific crash shook the room and the building. Amid a shower of broken wood and plaster the big steel safe came through the ceiling. Jerry jumped for his life, Amy screamed, and Will uttered a gasp of consternation. Jerry, Amy and Will were not the only ones startled by the descent of the safe, which not only demolished a portion of the ceiling, but crashed through the floor and left a gaping hole to mark its passage to the floor below.

The safe fetched up half way through the floor

of the ground office, and remarkable to relate, not a person was hurt in any of the offices.

This accident couldn't have happened in a modern, up-to-date building, with floors built of steel girders.

Mr. Ward's office was in one of the old Wall Street buildings, the floors and beams of which were constructed of wood. The floor in the office which was intended to receive the safe was not substantial enough to bear its weight in a proper manner.

Still it probably would have stood the strain had not the safe slipped its fastenings as it was swung into the room, slid off the boards prepared to receive it and then collided with the floor. At any rate there would be heavy damages for the safe company to pay, and what the company would have been up against had any one been killed or injured it is hard to say. For an hour there was excitement to burn in that locality, and when the three young people finally went to lunch, they had lost a good part of their appetites for the good things that were spread before them.

CHAPTER XV.—Cleaning Up a Wall Street Crowd.

A month or so after the safe accident Jerry learned that a syndicate composed of members of what was known as the Jackson crowd had been formed to corner the stock of the Northern Traction line.

The Northern Traction was considered good stock, and was selling in the market for 98.

Jerry, after looking the matter up, decided he would get in on the deal, so he went around to the little bank and gave his order for the purchase of 10,000 shares at the market price.

It took the bank several days to find enough of the stock to fill the boy's order, as it was getting scarce. In fact, the scarceness of it caused it to advance to par the day after Jerry was notified that the bank had secured the shares and held them subject to his order.

"By gum!" he said to himself, "I've made \$20,000 in no time at all. The more money a fellow has the more he kin make."

And he might have added the more he can lose, too.

The members of the syndicate had figured up about how much stock it would be necessary for them to secure in order to control the market, and they succeeded in getting nearly all of it.

Jerry's 10,000 shares, and a few other small blocks were all they failed to gather in, and they felt that they were financially strong enough to buy those shares at high figures if they had to.

Their plans were carefully mapped out and success seemed as certain as anything in Wall Street can be called certain. It's the unexpected that sometimes ruins the best arranged schemes. It was known that Broker Bent held some 20,000 shares of Northern Traction as security for money loaned.

The syndicate in making its plans left these shares out of the calculations, for the stock was understood to be out of the market. It happened, however, that a day or two before the price jumped from 98 to 100 the owner of the 20,000 shares called on Mr. Bent and offered to sell him the

block for 97. The broker agreed to take it off his hands, and paid him the difference between the value and the loan. On the evening of that day Jerry called on Amy, and told her that he had gone in heavy on Northern Traction, explaining that a syndicate had been formed to boom it.

Next morning she told her father what Jerry had said about the syndicate and its plans concerning the stock he had just bought. She did not say, however, that Jerry had bought any of it, for he had made her promise to keep his market transactions secret when he first confided them to her.

Mr. Bent was naturally interested in what his daughter told him, and with the view of learning how Jerry found out that a syndicate had been formed to corner the stock he sent a note around to Mr. Ward's during the day requesting Jerry to call on him as soon as he got off that afternoon.

Wondering what Mr. Bent wanted, the young Texan called on him about half past three, and was shown into his private office.

Mr. Bent broached the subject at once.

"Amy told me that you informed her you had undoubted knowledge that a syndicate had been formed to corner Northern Traction. Is that so?"

"Yes suh."

"Will you tell me how you obtained your information?"

Jerry did so.

"Your pointer looks good."

"It is good, suh. I advise you to buy all the Northern Traction you can get."

"I have already bought some of it without any knowledge that it was to be cornered. I shall now hold it for a rise on the strength of your tip, and I will give you ten per cent of whatever I make in consequence."

"I don't ask you for anything, suh. You're welcome to the tip."

"Nevertheless, you are entitled to a rake-off, and you shall have it."

"All right, suh. I wish I had enough of that stock to dump on that crowd an' clean them out."

"Why?" asked Mr. Bent, curiously.

"Because those are the chaps who nearly done Mr. Ward up eight months ago, an' I'd like to see them get some of the same ole sauce."

"Maybe you'll see it, Jerry. I will tell you confidentially that I have 20,000 shares of Northern Traction, and I intend to try to break the corner with it if I can, but I'm afraid it's hardly enough. If I had 10,000 more——"

"Would 10,000 more do the business?"

"It would unless they have a big barrel of money behind them."

"Wal, suh, I have 10,000 myself of Northern Traction which the little bank on Nassau Street is holdin' for me on margin, so——"

"What!" cried Mr. Bent, looking hard at Jerry. "You have 10,000 shares!"

"Yes, suh. I didn't intend to let on yet how much I'm worth, but Miss Amy knows. I've made \$125,000 since I came to Wall Street a year ago."

"You have! How did you make it?"

"In the market, suh."

Then Jerry told the broker all about his various deals in which he started with just \$60, and Mr. Bent listened to him in astonishment.

"You'd better take charge of my deal and use the stock with your own to clean up that crowd.

I'll give you an order on the little bank, an' you kin work it to suit yourself. Whatever you get for it over 98, which I paid for it, you kin turn over to me."

Mr. Bent agreed to do that, and Jerry wrote him an order on the little bank giving him authority to order the shares sold whenever he thought the time was ripe.

The syndicate, ignorant of the fact that there were 30,000 shares of Northern Traction ready to be thrown on its hands, went ahead and boomed the price to 115.

Then Mr. Bent offered his stock in four lots of 5,000 shares each to the syndicate's chief broker.

They were taken in, but the syndicate staggered under the load.

The broker saw he had the combine in a hole, and he immediately sent around to the little bank and ordered Jerry's shares to be thrown on the market.

The Jackson crowd couldn't take them and the syndicate went to the wall.

Jerry's stock was sold for considerably less than it would have brought if Mr. Bent had sold it first, but he made up the difference to the boy, who cleared \$170,000 on the deal.

As Mr. Bent made \$340,000 himself, Jerry received ten per cent of that, or \$34,000 more.

His total winnings, therefore, amounted to a little over \$200,000, and he had the satisfaction of knowing that it was his 10,000 shares that had cleaned up the Jackson crowd and put several of them out of business.

Jerry was now worth \$330,000, and Mr. Bent decided to take him into his own office and put him in his counting room.

The young Texan accepted his proposition, and Mr. Ward let him go reluctantly.

That ended Jerry's speculation in the market, but he was satisfied to let well enough alone, and hang on to his winnings.

To-day he is Mr. Bent's junior partner and son-in-law, for he married Amy when he entered the firm, and both Amy and her mother are very proud of their boy from the South.

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— or —

The Boy the Brokers Feared

By Gaston Garne

(A Serial Story.)

CHAPTER IX.

The Round Hill Mining Shares.

Bob was just a bit staggered when the clerk refused to receive the mining shares from him, and he asked:

"Say won't you look 'em up for me?"

"No; they are not worth looking up. You might as well bring in several copies of an evening paper, so far as value is concerned. Who in thunder advised you to buy that stock?"

"Nobody, sir I got a tip."

"All right. That tip is about all you'll get out of them. You've been taken in and done for nicely."

Rob stuffed them in his pocket and went out feeling really sick.

He wended his way uptown to his room, wondering if he had really been taken in and done for.

Still, when he thought of the earnestness of the two brokers whom he had heard talking he would brace up.

He couldn't believe a job had been put up on him, for nobody knew he had any money at all.

He slept little that night, and when he went into the little restaurant for a ten cent breakfast the next morning, he made up his mind to hunt up the two brokers who were willing to pay as much as \$1.25 a share and unload on them.

He hunted around Wall Street all day.

He knew the two brokers only by sight.

He had no idea where they had their offices, if they had any at all. But along late in the afternoon he picked up a late edition of an afternoon paper, and began looking over the Wall Street reports.

There he saw a little statement that a new lead had been struck in Round Hill silver mines out West, and that the shares were being eagerly sought after.

It completely electrified him.

He had the shares carefully rolled up and stored away in his pocket, and that night, when he went home, he read the article over again, then cut it out and placed it in the paper containing the shares.

He stopped at the mining exchange the next morning to see if he could pick up any customers.

He managed to get two.

"Say, mister," he asked, "what about that Round Hill mining stock?"

"It's all right. Have you got any of it?"

"Say, do I look like a stock broker?"

"Well, hardly. But you seem to be interested in it."

"I am, for I know a fellow who has got some of it."

"Well, tell me who it is. I'd like to buy it. I'll give him five dollars a share for it."

Bob gasped and went on polishing the man's shoes with an energy he never displayed before.

He calculated that if the fellow meant what he said he was in \$2,000.

He learned from the broker that the par value of the shares was \$10.

When he finished the shine he started off, and the man said to him:

"Say, where can I find that man who has Round Hill mining shares?"

"He is down on Wall Street somewhere, sir,"

"Well, if you'll take me to him I'll give you a commission on the trade if he sells."

"All right, sir. I'll ask him if he will sell. If you'll pay five dollars I may be able to make something off of him."

"All right. I'll pay five dollars a share and take all you can bring me."

Bob strolled off down into Wall Street, humming a tune to himself.

"Two thousand dollars!" he muttered. "And I'm only a little bootblack at that. If it is worth \$5 a share to him, it is worth more to me, and as I didn't get 'em on a margin I ain't obliged to sell 'em. I don't call myself a very smart boy, but hanged if I ain't lucky! And it isn't a hoodoo, either."

Such was the good news about the new lead in the Round Hill mine that the shares of the stock went bounding up like a kangaroo, and before the day ended they had reached par.

Everywhere brokers dealing in mining shares were eagerly inquiring after the stock.

There was a good deal of it on the market.

Thousand of shares had been sold in New York the year before at from six to eight dollars a share, when the news came that the lead had failed, and the price dropped down to a dollar a share, and even less.

Some brokers had the shares stored away in their safes, without any hope of their being worth any more than so much blank paper. Now they were taken out, and a tremendous speculation in them ensued in the mining exchange. The demand for them at the Stock Exchange and on the Street was great.

The next day \$15 a share was being offered for them, and still Bob was carrying his around in his pocket.

He again went into the little Nassau street bank and offered the shares to the margin clerk saying:

"Look here, mister, I'm afraid I'll lose these shares. Will you lock 'em up for me?"

The clerk looked at them and said:

"Say, Whiddon, where'd you pick up that tip on this stock?"

"I hoodooed a fellow, sir," he replied.

"Well, let me tell you, you struck it rich. I wouldn't have given ten cents a share for them when you brought them in day before yesterday. But this bank doesn't buy mining stock at all, and there are very few banks in the city that do. But I'll lock these shares up for you."

"All right," and Bob turned and left the bank.

He went up to Broker Hennessey's office, but found that individual out.

He went back down on the Street and picked up several customers, after which he went back up in the vicinity of the mining exchange, where he heard brokers discussing Round Hill shares.

He heard one predict that it would go up to \$20.

"It'll go to \$30," remarked the other. "I will give you \$20 for all I can get hold of now."

"I'll give \$20," said another. "But everybody who has any of it seems inclined to hold onto it."

Still he kept on shining shoes.

He was not compelled to sell, but three days later, when \$30 a share was offered for it, he began thinking about disposing of his 800 shares. Yet he couldn't quite make up his mind to part with it, but when he found it standing three days longer at that price he thought it had reached its limit; so when he heard one of them offering \$30 a share while he was polishing his shoes, Bob looked up at him and said:

"I know where you can get 800 shares."

"All right. Where?"

"Well, how about my commission?"

"Oh, you are in the broker's business?"

"No, sir; I'm nothing but a shiner, but I'm not giving away tips for nothing."

"All right. You take me to the man who has 800 shares, and if he'll let me have them at \$30 I'll give you \$100."

"All right, sir. You come with me," and he led him down to the little Nassau street bank, went up to the window and said:

"This gentleman wants to buy 800 shares of Round Hill mining stock."

"All right. What's the matter with selling them to him?"

"I will. That's what I brought him here for. My commission is \$100."

The clerk produced the shares, and the gentleman said, after examining them, that he would go down to his bank, get his check certified, and soon the trade was made. Bob's profit was \$24,000, besides his original capital of \$400 and his commission.

"Look here, Whiddon," said the clerk, when the purchaser went out, "it seems you are making the hoodoo business pay."

"Yes," said he coolly. "You will keep that money here for me?"

"Of course we will. It is subjected to your order."

Bob went out feeling like a millionaire, and at once began debating with himself whether he should not throw his shoe-box away, get a fine suit of clothes and pose as a Wall Street broker.

No one outside of the bank save himself knew of his big hit.

He went farther up Nassau street, entered a little restaurant and sat down to drink a cup of coffee and think.

He muttered to himself:

"If I quit shining shoes I'll lose opportunities to pick up more tips. That's certain. I guess I'll keep on at it, and see how my luck will go. If the brokers know I've got so much money they'll get after me, and I guess I ain't sharp enough for them. They wouldn't talk about their business where I could hear them, either; so I'll keep on being a clam. I don't know whether a clam has eyes, ears or not, but he has a thundering big mouth and also sense enough to keep it shut."

He went back to the bank, drew out fifty dollars and started uptown, stopping at a clothing store, where he bought himself a new and finer suit of clothes than he ever owned in his life before.

He ordered his old suit sent up to his home in Delancey street.

When he reached there himself he strolled down to old Aunt Dicey's stand, who, when she saw him exclaimed:

"Lookee heah, honey, who's you been hoodoo-in'?"

CHAPTER X.

How Robert Tested the Power of Money.

As before stated, Bob was one of the old colored Aunt Dicey's pets because he always chatted kindly with her and invariably paid her for whatever fruits or cakes or pies he took from her stand.

She admired him greatly in his new suit of clothes and complimented him in her extremely florid style.

"Whar you hoodoo dem clothes, honey?" she inquired.

"Aunt Dicey, I hoodooed them with three five-dollar bills," he replied.

"My goodness, you take care ob your money, honey, don't you?"

"Yes, I have to. You see, I'm running my own hotel just now."

"Dat you is. Youse been taken care ob yourself a long time, jes like a real white man."

Just then he saw his sister Dora coming toward the stand, leading the other little girl, whose name was Nettie.

Dora was now pretty close to thirteen years of age. His new suit of clothes was the first thing she noticed, of course.

"Oh, my, Robert!" she exclaimed, "you have been buying some more new clothes."

"Yes; I've been having good luck lately, and bought these for Sunday; but when I got them on they felt so good I wore them back and had the others sent home."

"Oh, my! Wear them to the house and let mother see them."

"All right, I will. But hold your apron and we will take some fruit to her," and he began tossing apples, oranges, and bananas into her apron as she held it out for them.

Looking around at Aunt Dicey, he asked:

"How much for them, Aunt Dicey?"

It was seldom one customer bought so much from her stand at one time. She looked carefully into Dora's apron and said:

"Dem's wurf a quarter."

"All right. Here's your quarter," and he gave her the money.

She was greatly pleased.

The little girl, Nettie, ran along ahead to tell her mother that Robert was coming to see her, with a new suit of clothes on, and Dora was coming with her apron full of oranges, apples and bananas.

She was not far ahead of them, though, and when Dora burst into the room, followed by Robert, the mother was astonished at his clothes, as well as the fruit.

"Robert," she inquired, "what are you spending your money so extravagantly for?"

(To be continued)

Fame and Fortune Weekly

NEW YORK, AUGUST 5, 1927

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INTERESTING ARTICLES

IDEAL AIRPLANE WOOD

Spruce, being a tall, straight tree comparatively free from knots, is the preferred wood for airplane framework because of its lightness, straight grain and the ease and accuracy with which it can be worked up into "sticks" of small cross sections. The wing beams of the Spirit of St. Louis were made of spruce.

BUILDS PRIVATE MUSEUM

Charles Q. Eldredge of Old Mystic, Conn., eighty years old, has built with his own hands a "private museum" to house his collection of more than 7,000 curios. The museum stands on a stone foundation twenty feet high, which Eldredge laid himself in order to build into the side of a high bank.

Among Eldredge's curios is the first incandescent lamp made by Thomas A. Edison and a hammer from the boyhood home of Abraham Lincoln.

CITY WOMEN BUY HOMES

Many salaried women in New York are putting their savings into little places in the country, from ten to 200 miles outside the city. During the Winter they buy furnishings for what looks sometimes from the outside like a shack. The first hint of Spring and they are off on an early Saturday afternoon train to look things over, and they continue their week-end excursions until the long-awaited vacation period at last arrives.

These owners of country places are not the younger girls. They are mostly women to whom the word "home" means more as the years increase. They have reached the time when the discovery is made that if a woman wants a home of her own she must buy it herself. Seldom is this purchase made as a speculation. A woman who had bought a lot and a tool house and had devoted three years to converting the house into a home was offered tentimes what she had paid for it.

MOTOR DEATH TOLL INCREASED 7 PER CENT.

Deaths from automobile accidents in the large cities of the country are increasing, says the Department of Commerce, which announced recently that accidents were responsible for 529 fatalities in seventy-seven cities during the four weeks ended May 21, as compared to 493 during the same period last year. The total for the year ended May 21 was 6,938, as compared to 6,348 for the previous year, with respective death rates for 100,000 population of 21.9 and 20.4 an increase during the single year of 7 per cent.

For the four weeks just passed, seventy-five of the seventy-seven cities reported 519 fatalities, but only 450 of these occurred within city limits. In this period New York leads in the number of fatalities with eighty-two. Chicago is second with fifty and Detroit third with twenty-nine. For the annual period New York also leads with 1,112 fatalities, Chicago having 709 and Detroit 380.

LAUGHS

"The world owes me a living," "Maybe it does, my boy, but you'll have to hustle like blazes to collect it."

Fair customer—I tell you that I wear a No. 2. Clerk—But, madam, this shoe that you just took off is a No. 4. Fair customer—Yes, I know; but it has stretched horribly.

"Your daughter plays some very robust pieces." "She's got a beau in the parlor," growled pa, "and that loud music is to drown the sound of her mother washing the dishes."

"That's a pretty speedy car of yours, isn't it?" "You bet your life it is! I've only had that car six months and I've paid out more money in fines than the car cost me originally."

"My son," said the father impressively, "suppose I should be taken away suddenly, what would become of you?" "Why," said the son, irreverently, "I'd stay here. The question is, what would become of you?"

A man who lives alongside of a cemetery was asked if it was not an unpleasant location. "No," said he; "I never resided in all my life with a set of neighbors that minded their own business so steadily as they do."

Peddler—I have a most valuable book to sell, madam; it tells one how to do anything. Lady (sarcastically)—Does it tell one how to get rid of a pestering peddler? Peddler (promptly)—Oh, yes, madam. Buy something from him.

"Mother, if a poor, hungry little boy was to come to the back door and ask for something to eat, would you give him that piece of pie that was left over from dinner?" "Yes, Willie, I think I should." "Well, just wait a minute till I run around to the back door."

One Stormy Night

When the village of Frankfort was still an out-of-town suburb of Philadelphia I paid a visit to the former place in search of a hotel burglar whom I had followed from New York City.

Mose Randall was the man's real name, but he was also known by several aliases in different cities.

Feeling that I was on the track of my man, I resolved to put up at the tavern for the night and sally out in the morning in search of him.

The rascal had just robbed a jewelry store on Broadway, and he had shot the proprietor, who had interrupted him in his work.

The wounded man lived long enough to give us a fair description of his murderer, who wore a red flannel shirt and a slouched hat, and who spoke in very squeaking tones.

As it was announced in the papers that the jeweler was found dead in his store, the murderer was not aware that the detectives had a description of him.

While sitting in the barroom, listening to the wild storm without, the cry "Fire! Fire!" burst on my ears.

Two men in the room, who were members of a local fire company, instantly rushed out in the storm.

Being a fireman myself at the time, the magic words aroused me to action, and out I rushed with them.

Away toward Germantown a bright light appeared in the sky; and one of the firemen sung out:

"I'll bet a dollar it's the strange widow's house is going."

"I think so, too, Bill," responded the other man. "Here comes the engine. Rattle her along lively, fellows!"

I seized the rope of the fire-engine with the men, and we were soon rattling along toward the fire with some dozen others.

As we neared the house on fire one of the men from the tavern cried:

"I knew it was the strange widow's house, and we can't save a timber of it, fellers!"

Yet the firemen set about the work, while one of them cried out:

"Where's the young widow and her child? By jiminy, Ned, they must be in the house yet."

At that moment a terrified face appeared at a third-story window and a squeaking voice cried out to us:

"Fellers, I'm a goner if you don't get a ladder up to me."

I recognized the face and the voice on the instant, for Mose Randall was the man in the burning house.

And it looked as if the rascal was not to grace the gallows, as his rescue appeared to be impossible.

"How did Mose Randall happen to be in the burning building? Who is this strange widow they speak about?"

Moving around to the back of the house alone, I happened to glance along the lawn, when a flying figure attracted my attention. There was a vivid flash of lightning at the moment, and I

could plainly see a female form running along by a rustic seat near an old, withered oak tree.

The woman was making away from the public road, and she was running toward Germantown, but not in a direct path.

I made after her as fast as I could, but without uttering a single cry to attract the attention of the firemen.

I was close on her before she heard my footsteps, and she hastened on the faster, as she cried:

"Mercy, mercy! Has the wretch escaped after all? Oh, how can I save my dear child?"

"Don't be alarmed, madam," I cried, "for I will not injure you or your child."

As I spoke, I took the child from the woman's arms, pressed her hand, and we turned to retrace our steps.

"For goodness sake, don't go near that house," she gasped, as an expression of horror swept over her face. "Did you see him? Were you at the fire?"

"Who are you speaking about? Calm yourself, and lean on my arm. We will not go near the house. Yes; I saw a man at the window on the top floor."

"Did you know him?"

"I did. It was a man I was looking for at the time."

"What for?"

"To arrest him for burglary and murder."

"Burglary and murder! Oh, why didn't I know that this evening! Was it a crime to kill such a wretch?"

"That depends on circumstances. No one killed Mose Randall, however. He perished in the flames."

We reached the tavern at Frankfort as soon as possible, and I procured a warm parlor on the first floor for the woman and her child.

Jane Vane was born and brought up in a Connecticut village, and her parents were struggling people.

At the age of eighteen she went to live in Brooklyn, where she had relatives, who promised to assist her.

Very soon after the young woman became acquainted with a clever young policeman, named John Powers, and they were soon married.

Just one year after their marriage John Powers was shot and killed by a burglar whom he was trying to arrest, and the murderer was never caught.

The young widow became housekeeper for an old widower in Harlem, who soon commenced to make love to her.

Among the guests at the old fellow's house was a man in the prime of life who hailed from Philadelphia.

This man pretended to be a person of means, and when he fell in love with Jane and offered to marry her she consented.

By the merest accident she discovered that he was a professional burglar, and she then became thoroughly disgusted with him and insisted on leaving him.

Then Mose Randall swore that he would kill her little son if she put on any airs with him.

Soon after the exposure the gang of burglars, of which Mose Randall was second in command, hired the old house and property near Frankfort, and Jane was placed there with her son.

She was compelled to announce that she was a widow of some means desiring a quiet home; and her only companions were an old colored man and his wife, who were the sworn servants of the burglars.

Jane was not long in the place before she discovered that the old widower of Harlem was the leader of the burglars, and she soon met him there also.

The old rascal commenced to make love to her at once, telling her that her marriage with Mose Randall was a mock affair, and offering to make her his real wife and set her up in a good home in New York City or Brooklyn.

Then the young woman became furious, and she threatened to leave the wretch at once.

"You can go if you like," was the reply, "but you must leave the boy after you. If you attempt to betray us he will die as sure as fate."

The poor creature was subdued again, as she could not bear the thought of being separated from her boy.

Jane was brooding over her miserable position, when she gained strength of mind to attempt an escape with her boy, saying to herself:

"Why can I not go down to the city and then go on to the West? I can hide there somewhere. I cannot stand this miserable life any longer."

Acting on the impulse, the young woman packed a few things in a carpet-bag, secured some money and jewels, and hastened down to take the stage at the village.

It was a vain hope.

She was getting out of the stage with her boy, when a rough hand grabbed her arm and a squeaking voice whispered into her ear:

"You can't escape while I live. If you attempt to get away again I will take that brat from you and keep him where you'll never find him. I am a hunted man at present and I must remain here under cover for some time. See that you make it as pleasant for me as possible."

"How will I make away with the infamous wretch?" she asked herself. "I will look for a pistol and shoot him."

Laying her child on his bed, as he was sound asleep, she stole out to look for a weapon, as well as to watch Mose Randall's actions.

When the young woman saw the rascal enter his room a sudden idea took possession of her mind, and she said to herself:

"I will shut the wretch in there, set the house on fire, and escape with my dear boy."

At that moment a tremendous peal of thunder shook the house to the foundations, the lightning flashed furiously an instant before, and then there was a crash of a falling chimney.

Springing to the door, the young woman turned on the spring lock, as she cried, in half-maddened tones:

"Die—die, you hateful wretch! Now to escape with my baby!"

After she had told her story, Jane asked me, eagerly:

"And do you consider my crime a terrible one now?"

"I don't imagine that a jury will convict you, providing they believe your story as I do."

"Then what will you do with me?"

Before I could answer, a window-pane was broken in with a crash, and then a pistol shot rang out above the howling of the storm outside.

I sprang toward the window on the instant, drawing my pistol and firing as I advanced, discharging two shots in rapid succession.

Another shot was fired by the person outside the window and a ball struck me on the forehead.

Staggering back, I fell to the floor, but consciousness did not leave me, although I was somewhat dazed.

I scarcely touched the floor when Jane was over me, and dragging the revolver from my grasp, she cried:

"I will kill the wretch who has slain my boy."

Out into the yard she sprang, and then over the fence, and I made after her as fast as I could, while some of the people in the tavern ran after me, sending up shouts of alarm.

We had not proceeded far from the tavern when two pistol shots rang out, followed by a yell of mortal agony.

"I hit the villain!" cried the frantic woman, as she dashed toward a man lying prostrate on the side of the road. "If he's not dead, I'll finish him for shooting my dear boy."

She was bending over the prostrate man and aiming the revolver at his head, as she cried:

"Who are you, wretch? Mercy on me, but it is Mose Randall!"

It was Mose Randall, and the villain's career was closed forever.

We bore the agitated woman back to the room where her wounded boy was lying.

A doctor was sent for, and the poor creature was placed in a bed, while her boy was laid on a sofa.

The little fellow was all right in a few weeks, but it was a full year after before his fond mother could recognize him.

Jane recovered her natural state of mind eventually, and she lived to see her son a prosperous man.

I could not imagine how Mose Randall escaped from the burning building.

It was one of the many mysteries that could never be cleared up.

MONKEY SOUNDS ALARM IN RAID ON HUGE STILL

Warned by the shrill chattering of a small black monkey which had been placed on guard at a front window, three men escaped recently when Prohibition Agents entered a three-story brick house at No. 152 McCran Avenue, Arrochar, S. I., and found a distilling plant they said was capable of turning out annually \$7,000,000 worth of whisky at present bootleg prices.

The agents, Henry Spahr, Richard McKnight and Edward Kohler, reported seizing a 750-gallon still, 800 gallons of alcohol and two 1,800-gallon vats of mash. They estimated the equipment cost at least \$30,000 to install.

The equipment and the monkey later were transferred to Brooklyn warehouses. The agents who said the plant was operated by a Manhattan bootleg ring, declared they hoped to arrest the owner of the building within twenty-four hours on charges of manufacturing and illegal possession of liquor.

TIMELY TOPICS

HOW FINLAND FIGHTS FIRE

Strict construction regulations have minimized the fire menace in Finland, according to a recent issue of Public Safety, official organ of the National Safety Council. In a country where a great deal of timber is used in the construction of a majority of the buildings there has been no great conflagration in half a century. Even fires that spread to neighboring houses are very rare; the last fire of this type took place about ten years ago, when four houses were destroyed.

No wooden roofs are allowed, and wooden buildings are limited to one story in the smaller towns and to two in the larger. A space of eighteen feet is required between wooden structures, and windows are not allowed to face a neighboring house. It is necessary that the floors, stairs and staircases of stone structures be made fireproof. In addition to these and other such regulations, the Fire Department service is said to be organized in a most efficient manner.

WORKMEN OF BELGIUM ARE NOW PROSPERING

The comparatively prosperous condition of the working people of Belgium, despite temporary hardships due to stabilization of the currency last year, is pictured in a speech delivered by M. Wauters, the Socialist Minister of Labor, at the recent national convention of the Belgian Miners' Union.

"For the sake of stabilizing Belgian currency we have made great sacrifices," said M. Wauters, "but we shall not regret them. The evil effects of stabilization are, thus far, not so great as we feared they might be. The cost of living has certainly risen, but not as much as was feared. Even now the cost of living is lower in Belgium than in other countries.

"Of our 607,000 insured workers, only 11,000 are entirely unemployed, while 19,000 are on part time. All the trade unions are raising their dues, and yet their membership is rising."

ENGLISH DRUG STORES URGED TO COPY THE AMERICAN PATTERN

America has seen her drug stores pass through a period of change. She has watched the old-style drug store evolve into an emporium devoted to the sale of notions. Now the English drug store is apparently about to undergo a change. An expert at the recent Chemists' Exhibition in London said that the English apothecary of the future must live on his side lines. According to this expert, there is more profit to be made from the sale of a toothbrush than in making up a prescription.

Commenting on the proposed changes, The Manchester Guardian asserts that more people now consult doctors and go from the doctors to the chemist's shop for medicines than ever before. What, then, it asks, is the reason for the sudden desire on the part of the chemists to advance the sale of specialties?

The American pharmacist has had more to contend with than has the European. Crusades against the use of drugs in treating human ailments, as well as an increase in the number of kinds of practitioners who practice without the aid of drugs, have been more evident here than on the Continent. Choosing the lines of least resistance, the American druggist has found it profitable to vary his stock.

The English chemist's wish to dabble in notions has aroused surprise. English pride is ruffled to think that the staid chemist's shop may follow the American example.

CONSCIENCE TRAPS FUGITIVE

An uneasy conscience, which prompted him to slink away from policemen, led to the arrest recently of James Morrison, twenty-five years old, of 25 South Street, or James Anderson, which he says is his other name, on a charge of being a fugitive from justice. He was held for hearing July 18, when arraigned before Magistrate Flood in Yorkville Court.

In making his rounds in Madison Square recently, Patrolman Velton, of the East Twenty-second Street station, observed that when he approached, Morrison always arose and went to another bench. Finally Velton questioned him.

Morrison, police said, had been serving a sentence of from six to eight years in the Georgia penitentiary for safe blowing in Savannah, in 1924. He escaped and fled the country, later returning to the United States because of a desire to visit his home in Baltimore. He told police that whenever he saw a uniformed law officer his conscience troubled him. Georgia authorities have been notified.

MARINER STARTS HIS SOLO ATLANTIC TREK

Amid the din of ship and factory whistles the little forty-foot schooner Despatch, manned alone by Hugo Hoahna, who is returning to his wife and three children awaiting him in Las Palmas, Canary Islands, sailed down Narragansett Bay recently provisioned for a possible three months at sea.

With Hoahna at the helm, the little schooner was towed down the Providence River and as soon as the wind filled her sails she was cast adrift by the tug.

The lone mariner expects to take the northern route home, a voyage that will compel him to travel more than 4,000 miles. He plans to sleep days and take the helm at night so that his ship will not be run down by trans-Atlantic liners.

Fear is felt along the waterfront that Hoahna will never arrive at his destination, as the ship, which he bought as an abandoned hulk for \$75 and refitted, is regarded as too small to weather storms.

Hoahna is carrying thirteen barrels of water for ballast, just to show the superstitious seafaring men that there is nothing alarming in the mysterious number.

ITEMS OF INTEREST

POISON IVY RELIEVED BY SIMPLE COMPOUND

According to James F. Couch of the United States Department of Agriculture, victims of poison ivy will find quick relief in a 5 per cent. solution of potassium permanganate, which can be made up by any druggist. The solution can be swabbed on the poisoned places with a bit of absorbent cotton or a soft cloth. The permanganate leaves a brown stain, which can be removed by washing with a 1 per cent. solution of oxalic acid, a 1 per cent. solution of sodium bisulphite—or even with plain soap and water.

If the skin has been very much broken by scratching or otherwise and is raw, the oxalic acid will cause a temporary stinging; in this case soap and water are preferable for removing stains. If the skin is very tender the solution of potassium permanganate may be diluted with water before using.

ASKS SCHOOLS TO PRESS DRIVE TO SAVE CHILDREN FROM AUTOS

Warning that the school safety campaign against street accidents to children must not be relaxed during the Summer months has been sent to Principals of Summer high schools, vacation schools and vacation playgrounds by Superintendent of Schools Dr. William J. O'Shea.

"Relaxation of this campaign during the Summer months would result in much lost ground," Dr. O'Shea wrote.

"Moreover, during the Summer period the accident hazards are greatly augmented by the release of a million children from the regular schools and by the increased use of motor vehicles."

During June 1,441 children under 16 years of age were injured in street accidents in the city and forty-three killed.

AGES OF CHAUFFEURS

According to the American Child, official organ of the National Child Labor Committee, there are listed as chauffeurs (exclusive of draymen, teamsters, expressmen, drivers for bakeries and groceries, etc.) in the United States Census of 1920 a total of 8,323 youths under 18 years of age. Of this number, which is, of course, much smaller than the number of boys and girls of the same age who are driving cars of their own, their parents or their friends, 784 are under 16, the age limit in several States for the granting of an operator's license. The age of 16 is represented by 2,358, while 5,181 are between 17 and 18 years.

The article points out that in nine States there is no age requirement for an operating license and that in five there is none for a chauffeur's license. In eight States, children under 16 may obtain licenses permitting them to serve as chauffeurs for hire. Sixteen require the applicant to be at least 18 in order to be a chauffeur within their boundaries.

WHALEBACK TURNS PIRATE

The steamer Turner, one of a fleet of stodgy whalebacks built at Superior, Wis., about thirty-five years ago, and a familiar craft plying the Great Lakes for many years, has become a pirate ship of 1927. The old whaleback, which at various times carried the names of Trader, Blue Hill, Presidente Estrada, Yuma and Cabrera, was intercepted by New York coast guardsmen as she entered quarantine, and a search of the "pig," a name once applied to the queer-shaped vessel, revealed 10,000 cases of whisky and 7,500 gallons of malt aboard, the cargo being valued at half a million dollars—in short, a "blind pig."

The vessel was designed by the late Captain McDougall of Duluth, Minn., for bulk iron ore transportation. Fresh-water tars know the whalebacks, a few of which continue to pass up and down the lakes, as pigs, because of their shape. No longer are the picturesque oddities being built.

This boat cleared from Halifax and was bound for Japan—at least that's what the papers said. The boilers went bad, and the ship was pointed toward New York—a good place to unload that valuable cargo, while Japan was left waiting.

ASTROLOGY PUT TO A NEW USE

The latest development of astrological science, in which many people seem to believe, is that of forecasting accidents to steamships, railroad trains, or airplanes; or of explaining after the event the astral reasons that caused it to happen. Serious consideration is given to the matter by M. Scriabine in the *Revue d'Astrologie* in which he lays down the rules upon which horoscopes are to be cast.

It is necessary to know the exact time of the birth of a person whose fate is to be read in the stars. But what is the date of the nativity of a boat, a flying machine or a railroad train? Clearly enough, we are told, that of a vessel is the moment in which it is launched, and that of an aircraft when it first rises from the earth. That of a railroad train is less easy to determine, since the engine and the cars may have been built and put into use at different times; so as a compromise the time when the train sets out from the station on any given run must be taken as that of its nativity.

On such a basis M. Scriabine undertakes to determine and describe the astral causes of various recent railway accidents, casting horoscopes with a formidable array of malign aspects. For example: "Jupiter squared Saturn"; "Jupiter opposed Neptune"; "Mars in conjunction with Uranus squared Jupiter and passed to the half-square of Uranus," etc.—all crystal clear, no doubt, to the adept, but bewildering to the mere layman. However, there comes at the end this saving clause: "From such planetary aspects has proceeded a torrent of cosmic influences, which however could not produce its unfavorable effect upon the railways."

The moral seems therefore to be that before purchasing a railway ticket one should consult an astrologer; and then, no matter what he says, go ahead and board the train!

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